

Programme Performance Evaluation – Cohort 1 Review

SPRING Monitoring and Evaluation – May 2016



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This document has been approved for submission by Coffey's Project Director, based on a review of satisfactory adherence to our policies on:

- Quality management
- HSSE and risk management
- Financial management and Value for Money (VfM)
- Personnel recruitment and management
- Performance Management and Monitoring and Evaluation (M&E)

Richard Hooper, Programme Director

Signature:



Abbreviations and Acronyms

BO	Business Operations
BoP	Base of the Pyramid
BPE	Business Performance Evaluation
CEO	Chief Operating Officer
DFID	Department for International Development
ECEC	Early Childhood Education Centres
GEA	Girl Effect Accelerator
HCD	Human Centred Design
IFAD	International Fund for Agriculture Development
IP	Implementing Partner
IE	Impact Evaluation
KPI	Key Performance Indicator
M&E	Monitoring and Evaluation
MBA	Masters of Business Administration
NGO	Non-Governmental Organisation
PPE	Programme Performance Evaluation
PPI	Progress Out of Poverty
QA	Quality Assure / Quality Assurance
TA	Technical Assistance / Technical Assistant
ToC	Theory of Change
ToR	Terms of Reference
TLC	Total Land Care
SRI	Social Return on Investment
USAID	United States Agency for International Development
USD	United States Dollar
USP	Unique Selling Point
VfM	Value for Money
WaSH	Water Sanitation and Hygiene

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Executive Summary

Background to SPRING

DFID and the Nike Foundation, in partnership with USAID, are funding the £16 million¹ SPRING accelerator to support the economic empowerment of adolescent girls in developing countries. SPRING aims to catalyse the design of innovative products, services, and business models that can help girls increase their earnings, savings, learning, safety and well-being, and that can encourage wider investment in girls as a viable market segment.

SPRING will support at least three cohorts of 18-20 businesses through a nine-month accelerator programme. The programme started off in Kenya, Rwanda and Uganda in 2015 and will expand into South Asia (Bangladesh, Nepal and Pakistan) in Cohort 2, before returning to East Africa in late 2016. It aims to reach 200 000 girls by 2019.

SPRING is being implemented by a consortium of partners led by the Palladium Group. The consortium involves brand and industrial design experts (fuseproject), a team of global thematic experts, business accelerator partners in target countries, and affiliated country managers².

Purpose of the End-of-Cohort Report

Coffey is the independent Monitoring and Evaluation (M&E) Partner for SPRING. Focusing on both learning and accountability, SPRING M&E aims to fill gaps in the international knowledge base around what works (and what does not) and why in promoting the economic empowerment of adolescent girls. The M&E Partner evaluates: the effectiveness and efficiency of the programme's design and delivery (Programme Performance Evaluation); the extent to which businesses improve their performance and pivot their business models (Business Performance Evaluation); and the impact of SPRING products, services and business opportunities on the lives of adolescent girls (Impact Evaluation).

This report presents findings from the Programme Performance Evaluation (PPE) and the Business Performance Evaluation (BPE) of the first SPRING cohort that started in July 2015 and ended in March 2016. It captures learning and recommendations to inform adaptations to future SPRING cohorts, discusses adaptations made thus far, and generates transferable knowledge about what works for policy-makers and practitioners.

Research Approach

The End-of-Cohort Report presents evidence gathered through a mix of approaches and data sources. The Programme Performance Evaluation takes a theory-based approach, assessing whether SPRING has delivered the types of change set out in its Theory of Change, and achieved its stated objectives. It also involves a process evaluation to assess how successfully SPRING activities have been delivered compared to what was initially planned, what has worked well, what has not, and why. Data was gathered through semi-structured interviews with various stakeholders, as well as quantitative surveys with all Cohort 1 businesses.

The End-of-Cohort Report also presents findings from the Business Performance Evaluation on how businesses performed with regards to Key Performance Indicators (KPIs) such as unit sales, sales revenue, and reaching girl customers.

Key Findings

The following are key findings from this End-of-Cohort Report for Cohort 1:

- Since the start of the first cohort, the Implementing Team have struggled with **diverging donor expectations and a lack of focus on the principal value that SPRING should deliver**. It was not clear whether SPRING should focus primarily on reaching girls at scale, changing their lives in depth, or, stimulate innovation and learning in the broader market. This made it difficult for the programme to select the 'right' businesses in order to achieve programme goals.

¹ The implementation contract is worth £ 13 million; the M&E partner contract is worth £3 million.

² The way in which SPRING engages with local accelerator partners and Country Managers is under review and may change in future cohorts.

- The evidence suggests that **SPRING was successful in addressing businesses' development needs in ways that aligned with entrepreneurs' strategic priorities**. However, some entrepreneurs lacked full commitment to the SPRING goals and there is scope to better manage their expectations with regards to what SPRING aims to achieve, what it offers, and also what it expects from them in return.
- **All businesses felt they improved their understanding of girls' needs** through participation in SPRING and through engaging with adolescent girls in one way or another. While all businesses are targeting girls aged 10-19, not all are explicitly targeting girls at the Base of the Pyramid (BoP). SPRING is currently taking a case-by-case approach to defining "BoP", leaving it to businesses to determine whether or not a girl beneficiary can be considered to be at the BoP.
- **The Human-Centred Design (HCD) support provided by fuseproject emerged as the most effective of all SPRING accelerator components**. All businesses incorporated some principles of HCD into their business practice and developed a product, service, or business model that caters to the needs of adolescent girls aged 10-19. Several saw their businesses transformed by the strategic work done with design and business strategy experts from fuseproject. However, some businesses struggled to share their learning around HCD with other staff in their business, and could have benefited from SPRING facilitating peer-to-peer learning.
- SPRING offered support around **investment readiness** including assistance with the development of pitch decks, matchmaking, and introductions to investors. **Many of the Cohort 1 businesses were too early stage to absorb this support as they focused on establishing business fundamentals**. Other businesses were seeking donor funding rather than mainstream investment. The programme responded by prioritising businesses that were seeking mainstream investment and able to absorb investment readiness support. However, the evidence suggests that more businesses could have benefitted from this support, had it been provided later on in the cohort or, ideally, during the SPRING Alumni Phase.
- **Many businesses appreciated the technical assistance provided by country managers and accelerator partners in-country, but not all were able to engage to the same extent**, or aware of all the services available. While technical assistance should be demand-led to some extent, there is a need for greater transparency around the support available to all entrepreneurs.
- **The global and local mentorship scheme did not function as well as intended**. While entrepreneurs appreciated the local mentoring support, many had trouble contacting their global mentors, did not feel that the global mentoring was useful, or struggled to manage several mentors at the same time.
- SPRING's **approach of combining global expert support with continuous technical assistance in-country worked well for most entrepreneurs**. There were challenges around communicating effectively across the consortium and streamlining communication with the businesses. Establishing a strong leadership and operational team at the core of SPRING has been key to overcoming these issues.
- **In terms of business performance, SPRING was broadly on track to meet logframe milestones for August 2016**. By December 2015, 10 businesses were generating unit sales from a girl product or service, or business model – compared with six at baseline (i.e. in July 2015). Seven businesses had increased their unit sales by at least 20%, three of which were refining an existing offering, while four had launched their girl business line through SPRING. The remaining businesses were still working on their prototypes and had not yet gone to market. With eight months to go before reporting against their 2016 milestone in August, SPRING was on track to achieve its target of nine businesses increasing their sales.
- **The majority of SPRING businesses increased their reach of adolescent girls**, and taken together, the 18 businesses reached 5000 additional girls between July and December 2015 (the milestone for August 2016 is 8152). 95% of these girls were reached as customers or users of SPRING products and services, with only a small fraction benefitting by working in a SPRING business's value chain. This illustrates the difficulty of scaling such models sufficiently quickly to help SPRING achieve its goal of reaching 200 000 girls by 2019.
- **Internal M&E was a structural capacity gap throughout Cohort 1**, as the Implementing Partner (IP) was struggling to recruit a full-time M&E officer. As a result, the programme had no clear monitoring framework, had duplication of efforts, delays in the collection of the KPI data, insufficient documentation of key activities (e.g. diagnostics), and missed opportunities to produce SPRING knowledge products. The

programme equally lacked clear guidelines for the reporting and analysis of KPI indicators, the definition of SPRING beneficiaries, and approaches to assessing whether girls are at the BoP.

- **Despite gaps in the formal M&E system, SPRING has learned and adapted very fast and effectively, and has already implemented many improvements to the programme design and delivery process.** Learning, reflection, and adaptation often happened informally based on observations, conversations, and brainstorming, rather than through formal review processes. SPRING is an experimental programme with tight timeframes, and documenting changes and decisions in real-time remains a challenge.

The first SPRING cohort has been successful in enabling young businesses to develop a product, service, or business opportunity that can benefit girls, and in strengthening business models and understanding of girls' needs. There is uncertainty over whether the early stage businesses of Cohort 1 can reach girls at scale on time to hit logframe targets. A key area of reflection should be how SPRING can select the 'right' type of business for the 'right' type of impact and what 'right' means in the context of this programme.

Recommendations to the Implementing Partner

Business needs and expectations

- Conduct a first **thorough diagnosis** of business needs **ahead of Boot Camp** to inform the design of the curriculum and ensure that all team members providing support are involved in the diagnostic process.
- Ensure that the **insights and learning** generated through the girl landscaping and entrepreneur landscaping studies are **captured in SPRING knowledge products** and shared with a wider audience.
- Clarify that SPRING **grant money** should be used primarily for girl research and prototyping, to ensure it serves its intended purpose.

Human-Centred Design

- Consider providing opportunities or tools to **help entrepreneurs share their learning around HCD and girls as end users with the rest of their team**, so that they can transfer knowledge and generate wider buy-in to the changes they are making in their business.

Investment Readiness

- Make it **explicit that not all businesses will receive the same level of investment readiness support**, and explain what factors and criteria will drive the level of support provided.
- Review assumptions in the Theory of Change around investment readiness and review if businesses not becoming investment ready during the cohort might have knock-on effects at outcome and impact level.
- Consider **shifting the more intense investment support into the Alumni phase**.

Local technical support

- **Clarify the role of the Country Manager and local accelerator partners** and ensure that their work is integrated into a wider development plan for each business.
- Clarify at the outset (e.g. in the Entrepreneur Charter) what *kinds* of support Country Managers will be providing – while pointing out that the local support is to a certain extent demand-led and tailored to each business's individual needs.
- **Revise the design of the mentoring support by** prioritising the local over the global mentoring component, potentially making the latter optional and demand-led. Develop a pool of mentors with specialist technical skills, and consider linking entrepreneurs with students or research interns who could help businesses collect and analyse data.
- **Consider establishing a simple and easy to use and confidential feedback procedure** that businesses can use if they feel disadvantaged or treated unfairly by their Country Manager (or other members of the team).

Combining the local and the global support

- Ensure that **internal communication is further strengthened**, and streamline the number of contact points that entrepreneurs have with SPRING (and the M&E partner).

Monitoring and Evaluation

- Develop clear guidelines on **who can be counted as girl beneficiaries** (e.g. direct and indirect beneficiaries) and how to assess whether or not girls are at the BoP.
- Support businesses in developing Theories of Change setting out who they intend to benefit and how. This should inform the design of appropriate KPIs for their sales, revenue, and girl beneficiaries.
- **Develop a monitoring framework** that sets out what data will be collected when, by whom, and why.

Recommendations to the Donors

- **Ensure that all donors share a common understanding of SPRING's primary purpose, mandate,** and key definitions (e.g. of beneficiaries).
- At the end of each cohort cycle, engage in a **review of the Theory of Change** to assess whether its key assumptions still hold true, based on new insights and learnings.

1 Introduction

1.1 Background and context of SPRING

1.1.1 Policy context and rationale for SPRING

The SPRING Business Case estimates that around 250 million adolescent girls (i.e. girls aged 10-19 years) are living in poverty worldwide³. The Business Case suggests that access to assets (e.g. physical or financial resources, technology, insurance, or savings) can contribute to the economic empowerment⁴ of these girls and promote growth. Few interventions currently focus on improving direct access to assets for adolescent girls. Relevant products and services often do not reach girls due to lack of understanding of their needs, low purchasing power, and limited distribution channels. While NGOs promoting women's economic empowerment have extensive knowledge of girls and their social environments, their solutions are not always scalable and/or sustainable.

Addressing this gap is a strategic priority for DFID. The DFID Business Plan (2011-15)⁵ highlights the role of wealth creation and gender equality in poverty reduction, and DFID's Strategic Vision for Girls and Women emphasises access to assets⁶. "Expanding girls' direct access to economic assets" is also a key pillar of the Nike Foundation's Strategy⁷. Therefore, DFID and the Nike Foundation, in partnership with USAID, are funding the £16 million SPRING accelerator to support the economic empowerment of adolescent girls in developing countries.

SPRING aims to catalyse the design of innovative products, services, and business models that can help girls increase their earnings, savings, learning, safety, or well-being, and to encourage wider investment in the development of such products. SPRING aims to reach 200 000 girls by 2019.

1.1.2 Governance of the SPRING programme

SPRING is being implemented by a consortium of partners led by the Palladium Group. The consortium includes: a SPRING CEO and core project team based in London; fuseproject, an international industrial design and brand development firm and experts in HCD, who are in charge of the overall accelerator design; a team of global thematic experts; and local business accelerator partners and affiliated Country Managers⁸.

SPRING will support at least three cohorts of 18-20 businesses through a nine-month accelerator programme, followed by a six-month alumni period. The programme started off in Kenya, Rwanda and Uganda in 2015 and will expand into South Asia (Bangladesh, Nepal and Pakistan) in Cohort 2, before returning to East Africa in late 2016.

1.1.3 SPRING Theory of Change, assumptions, and accelerator design

A Theory of Change Diagram is included in [Annex 1](#).

Since the publication of the Business Case, SPRING has gone through a number of design changes. Its original focus on getting "direct economic assets" to girls was broadened to include a wider range of products, services, and business opportunities. They can include economic, digital, sanitary, or otherwise life-enhancing products; childcare, mobile health advice or other services; or income-generating opportunities. They can benefit girls directly as purchasers, service providers, micro-entrepreneurs, or employees; or indirectly as beneficiaries within a customer household. Through this broadening of scope, SPRING could attract a larger number of applicant businesses with a diversity of product offerings, as discussed in more depth [Annex 2](#).

SPRING inputs and activities in Cohort 1 – the entrepreneur journey

This section describes the activities and inputs for Cohort 1. As will be discussed further down, SPRING has refined the sequencing of activities for Cohort 2, which is not reflected in this summary.

³ <http://www.girleffect.org/learn/faq>

⁴ Where economic empowerment is defined as a process that increases people's access to and control over economic resources and opportunities including jobs, financial services, property and other productive assets (from which one can generate an income), skills development and market information.

⁵ <http://www.dfid.gov.uk/Documents/DFID-business-plan.pdf>

⁶ https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/67582/strategic-vision-girls-women.pdf

⁷ <http://nikeinc.com/pages/our-work>

⁸ The way in which SPRING engages with local accelerator partners and Country Managers is under review and may change in future cohorts.

Each SPRING cohort cycle is preceded by a three-month **outreach** phase. SPRING is advertised to entrepreneurs through various channels and the consortium reaches out to potential candidates to build a pipeline of applicants. During outreach, the team also studies the local ecosystem for entrepreneurs and the needs and lives of adolescent girls to inform the selection process and the design of the accelerator curriculum.

Outreach is followed by a two-month **selection process** during which shortlisted candidates pitch to the SPRING selection committee, leading to the selection of the 18-20 preferred businesses for a cohort.⁹ These businesses undergo a due diligence process before being fully admitted to the programme.

In Cohort 1, the SPRING accelerator started with a two-week residential **Boot Camp** in Nairobi in July 2015. Boot Camp brought together the SPRING global experts, local accelerator partners, country managers, and SPRING businesses. The latter were typically represented by their founders, co-founders or CEOs, who largely remained the first point of contact in the business throughout the cohort. Entrepreneurs were provided with different modules of technical assistance, which included:

- A module on **HCD and understanding end users**, encouraging businesses to think about who their users are, what they need, and how their needs could best be served (see [Section 3.4.1, Box 4](#)).
- A **module on understanding girls as end users**, helping entrepreneurs understand the specific needs of adolescent girls, the market size, and opportunities that these girls represent (see [Section 3.3.3, Box 3](#)).
- Other HCD modules focusing on **business strategy**, such as managing stakeholders, mapping the competitive landscape, identifying growth opportunities, branding, etc. (see [Section 3.4.1, Box 4](#)).
- Training on **financial modelling and management** and an **introduction to the SPRING Investment Readiness Support** (see [Section 3.5, Box 7](#)).
- Two sessions on **M&E**. One helped entrepreneurs refine their girl impact mappings and define indicators that could be used for KPI reporting, and another introduced the SPRING reporting requirements.
- An introduction to the SPRING **grant funding** process and the signing of the grant agreements.

Entrepreneurs obtained a grant of up to USD\$80,000 that was disbursed in up to three instalments over the course of the cohort. After Boot Camp, entrepreneurs returned to their businesses to apply what they have learned and to work with their Country Managers to develop and test a prototype according to the terms of their grant agreement.

Over the course of the following 10 weeks, the businesses **developed and tested their prototype** of a product, service or business model that could benefit adolescent girls. All businesses were invited to a one-day follow-up **workshop on HCD** with fuseproject and during individual office hours to discuss their progress. Five selected businesses received additional **girl research** sessions with fuseproject, which involved focus groups with (potential) girl users (for more details see [Section 3.3.3, Box 3](#)). This was followed by a second independent prototyping phase to refine prototypes based on the insights and research gathered.

Throughout the cohort phase, businesses received continuous technical assistance through their local Country Managers and the affiliated accelerator partners (see [Section 3.6 Box 6](#)). They were matched with a **global and a local business mentor** and received support with regards to **investment readiness** (see [Section 3.5, Box 7](#)).

The cohort ended with a two-day learning event in Kampala where entrepreneurs shared their learnings around engaging adolescent girls, their progress to date, and any feedback on the SPRING accelerator. SPRING offers alumni support to select entrepreneurs who will receive specific technical assistance to strengthen their investor readiness, prototypes and girl impact for up to six months after the end of the cohort.¹⁰

SPRING outputs, outcomes and impact

The SPRING Theory of Change assumes that the Boot Camp modules focusing on girls as end users, HCD, and business strategy, as well as the prototyping workshop and girl research, will enable businesses to:

- **Better understand the needs of adolescent girls** at the BoP¹¹;

⁹ SPRING typically selects a number of additional businesses as 'back-ups' in case any of the preferred candidates do not pass due diligence.
¹⁰ Some additional detail on the scope of the alumni support for Cohort 1 is provided in the IP's Biannual Process Report: December 2015 – March 2016.

¹¹For a discussion of the definition of "Base of the Pyramid", see [Section 3.2.2](#)).

- Absorb the principles of **HCD** and apply them in their own business to develop a product, service, or business model that meets the needs of adolescent girls as end users; and
- Establish effective strategies for **reaching adolescent girls**;

As a result of these output-level changes, adolescent girls should start accessing SPRING products, services, and business opportunities (outcome), and improve their earnings, savings, learning, safety, or well-being (impact).

The strategic work done with fuseproject at Boot Camp (e.g. around competitive advantage, branding, user experience, etc.) and the investment readiness support will enable businesses to:

- Strengthen their strategy, operations, and processes to **become more competitive and viable**; and
- Understand what is needed to attract investors and meet their due diligence standards, and become **more ready to raise investment**.

As a result of these output-level changes, SPRING businesses should be able to increase their sales, grow, and attract external investment, enabling them to reach girls at scale (outcome). By conducting effective outreach activities and sharing evidence and learning around successful business models, SPRING will also raise its own profile and **attract more quality applications** and **additional funds** (both cash and in kind). This is based on the assumption that there is ample supply of businesses that can meet the criteria for participation in SPRING in the target markets (Section 3.2.1 provides a critical discussion around the extent to which this assumption has held true in Cohort 1). SPRING is also expected to showcase that girls are a viable market segment and stimulate other market actors to invest in it.

1.2 Overview of SPRING businesses in Cohort 1

SPRING's first cohort included 18 businesses from Kenya, Rwanda, and Uganda. Five of these businesses are offering a product for girls, one business is offering a service, two businesses involve girls in their value chain, and five have a hybrid model combining these different approaches. Short portraits of each business are provided below, setting out their SPRING country of operation, their founding year, their sector, and girl impact model.



AfricAqua

Kenya | since 2014 | Water | Hybrid

AfricAqua is developing decentralised safe water systems across Kenya. Adolescent girls spend hours each week gathering water, much of which is not clean and poses health risks. AfricAqua is creating a network of water shops in rural areas to shorten the distance girls need to travel for clean water.



BanaPads

Uganda | since 2012 | Health & Hygiene | Hybrid

BanaPads is a social enterprise that produces a low-cost sanitary pad. The product aims to help girls who miss school because they lack access to feminine hygiene products to attend. Women in local communities produce BanaPads from banana biowaste, and BanaPads trains girls to market and distribute the product door-to-door.



EarthEnable

Rwanda | since 2014 | Construction | Product

EarthEnable are an affordable flooring company. Dirt floors are breeding grounds for disease and pose a health threat to women and girls who are tasked with cleaning them. EarthEnable educates and employs local masons to build safe, earthen flooring solutions that are 75% cheaper than concrete equivalents.



Ensibuuko

Uganda | since 2012 | Financial Services | Product

Ensibuuko is a mobile banking solution that allows savings and credit cooperatives to expand their reach to unbanked and under-served populations. Ugandan farmers, many of them adolescent girls and young women, need funding to be able to serve local markets and expand their agribusinesses. Ensibuuko connects them to the right credit co-op via mobile phones, saving them travel time and money.



Finance Trust Bank

Uganda | since 1984 | Financial Services | Product

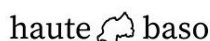
Finance Trust Bank is a microfinance bank built by women, for women. It empowers entrepreneurs across sectors with personalised loans to help scale their businesses. Girls in Uganda need safe and easily accessible places to keep their money, plus education on how to make that money grow. Finance Trust Bank delivers an array of options, from a Girls Choice saving account to Junior Savers loans.



Green Credit

Kenya | since 2014 | Financial Services | Product

Green Credit is a microfinance lending institution providing finance for women and adolescent girls to launch businesses. A lack of easy access to capital cripples many girls' start-ups, from roadside stands to agribusinesses and precludes others from ever getting started. Green Credit offers a range of customised loan options to fit its customers' needs and help their start-ups thrive.



Haute Baso

Rwanda | since 2013 | Retail Trade | Value Chain

Haute Baso is an innovative fashion boutique servicing the global market with jewellery, bags, and apparel drawn from Rwanda's vibrant culture and history. Haute Baso incorporates female artisans into its growing workforce, providing them access to skills and entry-level jobs that are otherwise hard to come by.



Jibu

Uganda | since 2012 | Water | Hybrid

Jibu provides a water purification and distribution model that micro-entrepreneurs can implement across East Africa. Safe, affordable drinking water is a scarcity in underserved urban areas, and adolescent girls especially often spend a significant amount of their time fetching it.



KadAfrica

Uganda | since 2012 | Agriculture | Value Chain

KadAfrica has an innovative model for unlocking earnings from agribusinesses. Many adolescent girls in Uganda engage in farming but lack access to modern techniques and adequate land to make it profitable. KadAfrica trains girls in farming and provides land and seedlings for them to launch their own passion fruit farms.



Kidogo

Kenya | since 2014 | Education | Service

Kidogo is an affordable early childhood development service targeting young working mothers in high-density urban areas. The burden of childcare often limits employment opportunities for young mothers. It might also force girls out of school to care for younger siblings. Kidogo relieves this burden by providing access to low-cost, high-quality childcare, and education.



Khenz

Rwanda | since 2013 | Information Technology | Hybrid

Khenz is a software company pioneering e-ticketing solutions and other electronic systems for public transportation in Rwanda. Carrying cash can be dangerous for girls, and most e-ticketing solutions require users to have a bank account. Khenz's will extend sales channels for transport operators so that girls can buy mobile tickets using their phones, increasing safety and mobility for girls.



Sanivation

Kenya | since 2014 | Utilities | Product

Sanivation is an innovative waste collection service that brings better hygiene, dignity, and eco-efficiency to the sanitation sector. The lack of sanitary toilets in homes creates health risks for girls and their families. For ~\$7 a month, Sanivation clients receive a toilet and bi-weekly servicing. The waste product is converted into fuel briquettes that are cheaper than charcoal.



Sare Millers

Kenya | since 2013 | Manufacturing | Hybrid

Sare Millers are a one-stop shop for livestock and poultry farmers that addresses Kenya's growing need for protein-rich, affordable animal feeds. Sare Millers educates adolescent girls about the economic opportunity and best practices of poultry farming. The end result: more financial security for girls, more nutritious food for the community.



Shekina

Rwanda | since 2007 | Manufacturing | Business Model

Shekina is an agro-processing company that specialises in dry goods. They pioneer the drying of cassava leaves, which take significantly less time to cook than fresh leaves, and sell primarily to the Rwandan diaspora abroad. Shekina is employing adolescent girls as suppliers and as sorters at their collection centres.



Doctor Search

Kenya | since 2009 | Health | Product

Doctor Search is expanding the reach of medical care in Kenya to under-served women and girls, both in rural and urban areas. It connects users to doctors and other clinicians via its website and app. Health promotion and disease prevention often arrive too late for adolescent girls or miss them completely.



Tiny Totos

Kenya | since 2012 | Education | Hybrid

Tiny Totos is a social enterprise working in informal settlements to provide affordable and safe childcare services to preschool children. The impact on adolescent girls is twofold: young mothers can afford child care, and adolescent girls in informal settlements have access to employment opportunities.



Totohealth

Kenya | since 2014 | Health | Hybrid

Totohealth is a free pregnancy and early childhood text-message service. Young mothers in poor or rural areas often lack the information they need to keep their young children healthy. Totohealth helps to reduce maternal and child mortality by sending appointment reminders, surveys and announcements to parents to ensure they get the medical intervention they need, when they need it.



Village Energy

Uganda | since 2010 | Energy | Hybrid

Village Energy provides solar repair services to homes in Uganda. In rural communities, families lack access to energy sources and often resort to potentially harmful and expensive kerosene products. Where families do have access to solar, product repairs often take weeks, costing time to women and girls who most often rely on energy to help with household duties. Village Energy reduces the repair time for solar products through its network of franchised technicians. They also employ girls as micro-entrepreneurs in solar phone charging outlets.

1.3 Purpose and scope of SPRING M&E

Coffey is the independent M&E Partner for SPRING. Focusing on both learning and accountability, SPRING M&E aims to fill gaps in the international knowledge base around what works (and what does not) and why in promoting the economic empowerment of adolescent girls. The M&E of SPRING generates evidence and learning through the following four components:

- The **Programme Performance Evaluation (PPE)** assesses the effectiveness of the programme design and delivery, synthesises findings and lessons learned from the other evaluation components (below), and provides regular recommendations to adapt the SPRING design and delivery between cohorts.
- The **Business Performance Evaluation (BPE)** assesses how business performance (e.g. in terms of sales, investment readiness, and number of girls reached) is changing as a result of participation in SPRING. It also generates lessons about what works and what does not in reaching adolescent girls.
- The **Impact Evaluation (IE)** uses longitudinal and quasi-experimental evaluation designs (where possible) to assess whether and how adolescent girls have benefitted from SPRING products, services, or income-generation opportunities. It will cover two SPRING businesses per cohort and involves tailored research at baseline (i.e. towards the end of the cohort phase) and a follow-up several years after the end of the cohort (with the exact timelines being tailored to each business).
- The **effective packaging, dissemination, and communication** of compelling evidence and lessons learned to a range of stakeholders to influence their activities and inspire behaviour change.

The M&E of SPRING is running in parallel with programme implementation, but will continue for another three years (until June 2022) after the programme itself has ended to capture longer-term impacts.

1.3.1 Purpose of the SPRING End-of-Cohort Report

This report presents findings from the PPE and the BPE of the first SPRING cohort that started in July 2015 and ended in March 2016. It aims to:

- Assess the effectiveness of the programme design and delivery process;
- Capture learning and recommendations that can inform adaptations to SPRING cohorts;
- Document the programme's journey, including lessons learned and adaptations made;
- Compare the effectiveness of SPRING with other, similar interventions; and
- Generate transferable knowledge about what works for policy-makers and practitioners.

The review period covers the Inception Phase, as well as the first cohort (up to April 2016). We frequently refer back to early design documents such as the SPRING Business Case that were finalised before the start of the programme, to understand what it was expected to deliver, how, and why.

Additional research with selected businesses for the BPE and IE was still under way at the time of writing, as a result findings could not be included in this iteration of the report.

1.3.2 Structure of this End-of-Cohort Report

This report is structured around the SPRING evaluation questions that are relevant to the PPE, as shown in [Table 1](#) below.

Table 1: PPE evaluation questions and structure of the report

Key PPE evaluation questions	Sections
Relevance: How successfully has SPRING identified and addressed business needs?	Section 3.2
3.2.1 Did SPRING select the right businesses to achieve the programme goals?	
3.2.2 How successfully has SPRING identified and addressed business needs?	
Relevance: How successfully was SPRING targeting adolescent girls at the BoP?	Section 3.3
3.3.1 Who are the SPRING target girls?	
3.3.2 To what extent did SPRING encourage businesses to strengthen their focus on adolescent girls?	
3.3.3 How well did the programme encourage the engagement and participation of girls to inform product design or business model developments?	
Effectiveness: Did SPRING enable businesses to develop prototypes that meet girls' needs?	Section 3.4
3.4.1 What is HCD in SPRING?	
3.4.2 To what extent and how did the SPRING businesses absorb and apply HCD training?	
3.4.3 How could SPRING further improve the effectiveness of HCD?	
Effectiveness: To what extent did in SPRING help businesses improve their investment readiness?	Section 3.5
Effectiveness: How effective was the technical support provided in-country?	Section 3.6
Effectiveness: How effective was the SPRING Mentoring Support?	Section 3.7
Effectiveness: How effective was the combination of local and global support?	Section 3.8
Effectiveness: To what extent did participation in SPRING help businesses increase sales from their SPRING product, service, or business model?	Section 3.9
3.9.1 Unit sales	
3.9.2 Sales revenue	
Effectiveness: To what extent did participation in SPRING help businesses improve their reach of adolescent girls?	Section 3.10
Effectiveness: Which (combination of) accelerator components were most effective in improving business performance?	Section 3.11
Effectiveness: How effective was SPRING in comparison to other accelerators?	Section 3.12
Effectiveness: How effective was the internal M&E of SPRING?	Section 3.13
Efficiency: Was SPRING delivered efficiently?	Section 3.14
3.14.1 Were accelerator activities delivered on time?	
3.14.2 Did SPRING leverage additional resources?	
Learning: To what extent has SPRING adapted and with what effect?	Section 3.15
3.15.1 What does adaptation mean in the context of SPRING?	
3.15.2 Restructuring of the project team and relocation from Nairobi to London	
3.15.3 Aspects of learning that SPRING could improve	

[Section 2](#) presents our [evaluation strategy](#) and approach to answering the above-mentioned evaluation questions. It introduces the different streams of data used to produce this report. [Section 3](#) presents [key findings](#) across many of the above-mentioned evaluation questions. [Section 4](#) provides an update on the progress of other SPRING evaluation activities. [Section 5](#) presents lessons learnt, [Section 6](#) presents our conclusions, and [Section 7](#) presents our recommendations.

2 Evaluation Strategy

2.1 Approach to SPRING M&E

2.1.1 Overall Evaluation Approach

The SPRING evaluation takes a **theory-based approach**, meaning that the evaluation design and implementation are framed by the SPRING Theory of Change. We assess whether SPRING has delivered the types of change set out in the Theory of Change, and achieved its objectives. Taking a theory-based approach also enabled us to explore which aspects of SPRING worked well, which worked less well, and the reasons for success or failure.

We have developed a set of **evaluation questions** that assess the logical linkages between inputs, outputs, outcomes and impacts as specified in the Theory of Change. These questions define the scope and focus of the evaluation and help us unpack the changes that the programme measures through its logframe indicators. This report is structured by a sub-set of these evaluation questions that we (in consultation with DFID and USAID) considered relevant to the assessment of programme performance after the first cohort (see [Table 1](#) above).

As mentioned above, this report is informed by the PPE and the BPE components of SPRING M&E.

2.1.2 Approach to the Programme Performance Evaluation

The **Programme Performance Evaluation** assesses the effectiveness and delivery of SPRING as a whole, and in comparison with other interventions and funding mechanisms promoting girls' economic empowerment, including pure business accelerators and interventions aimed at targeting girls directly. It will synthesise findings and lessons learned from the other evaluation components and provide regular recommendations to adapt the SPRING design and delivery between cohorts. Our approach to the PPE combines the following elements:

- **A process evaluation** assessing how successfully SPRING activities have been delivered compared to what was initially planned, what has worked well, what has not, and why.
- **Meta-analysis** of data collected through the BPE and IE. This will help us determine whether SPRING has achieved its goals at the output, outcome, and impact level, by generating the expected benefits for businesses and girl beneficiaries.
- **A Value for Money (VfM) assessment** is integrated into our approach to assess programme performance, examining whether SPRING delivered VfM in comparison with other incubators, accelerators, and challenge funds promoting girls' economic empowerment.
- **A theory-based performance evaluation** for the programme as a whole that draws on additional evidence and feedback (see below) to assess how well SPRING met the needs of businesses and adolescent girls, and performed against what is set out in its Theory of Change.

This End-of-Cohort Report presents findings from the process evaluation, meta-analysis and performance evaluation, but does not yet include a stand-alone VfM assessment. At the end of the reporting period (i.e. May 2016), the evaluation team had not received sufficient information on costing to allow for a thorough VfM assessment. Once this information is received the VfM findings will be shared with the IP and the donors to feed into the Annual Review.

2.1.3 Approach to the Business Performance Evaluation

The purpose of the **Business Performance Evaluation** is twofold. Firstly, it assesses how the performance of SPRING businesses has changed as a result of receiving the SPRING accelerator support. Secondly, the BPE should “provide a mechanism for learning lessons and understanding ‘what is happening and why’¹² within grantees' business operations and performance” to ensure that “ventures learn and iterate, in order to improve their business models and reach girls at scale” (*SPRING M&E Terms of Reference*).

We assess whether SPRING has improved business performance as set out in the Theory of Change through a before-after comparison, and by triangulating this with other types of data.

¹² Werner, Alan (2004) *A Guide to Implementation Research*. Washington, DC: Urban Institute Press.

The IP collects **Key Performance Indicators (KPIs)** from all businesses, biannually, for a period of three years following the start of the cohort. These metrics involve unit sales and gross profit from the girl product or service, or the business line that involves adolescent girls as distributors or suppliers; the number of unique girl beneficiaries accessing a product, service, or income-generating opportunity; the number of full-time staff employed; and any new investment raised. We analyse this data to understand how business performance evolves over time. We conduct **Spot Checks and Quality Assurance** of a sample of data provided by businesses in each cohort to ensure the data provided can be used as part of the evaluation.

However, the KPI data alone does not reveal whether SPRING has contributed to any changes in business performance. To assess this, we triangulate KPI data with information from the following sources:

- The **Business Operations Form** in which businesses report what girls they are targeting and how, what prototyping activities they have conducted, whether there have been changes in their operations or business capacity, and how SPRING has contributed to this.
- The **End-of-Cohort Survey** which asks businesses whether SPRING has helped them improve their sales, investment readiness, understanding and reach of girls.
- **Detailed case studies** for **one-third** of all businesses, focusing on how these businesses have changed and adapted as a result of receiving support through SPRING.

By triangulating both quantitative and qualitative data, we are able to trace *how* SPRING has affected cohort businesses and to what extent it influenced changes in performance. In doing so we can assess SPRING's contribution to change but we cannot identify the exact change that is attributable to SPRING over and above the changes caused by other factors.

To identify this attributable effect we would need to identify a control group of businesses that are similar to the cohort businesses but have not been part of SPRING. But each SPRING business uniquely combines a certain business model, capacity, management, experience, and context. There are many observable and unobservable factors that distinguish one business from another and determine who succeeds and who fails. This makes it impossible to identify a matching control group for those businesses included in the cohort. We, therefore, take a mixed-methods approach and use contribution analysis to understand the difference that SPRING has made.

This report presents some findings from the analysis of KPI data, business operations data, and the End-of-Cohort Survey. It does not present any findings from in-depth case studies of changes in business performance as these were still ongoing at the time of writing.

2.2 Overview of methods and fieldwork

This End-of-Cohort Report triangulates data and evidence from a number of different sources. An overview is provided in [Table 2](#):

Table 2: Overview of methods used to produce the End-of-Cohort Report

Data source	Purpose	Sample
Document review	Understanding of the rationale and expectations around the original design of SPRING based on the Business Case and Terms of Reference; assessment of how activities were initially designed and meant to be delivered, and how they were delivered in practice.	Please see the list of documents reviewed in Annex 4 .
Boot Camp Survey	The Boot Camp Survey was distributed as a self-administered paper-and-pencil survey at the end of Boot Camp in July 2015.	14 businesses
KPI data	Measures business performance in terms of girls reached, unit sales, sales revenue, and investment raised.	All businesses

Business operations data	Captures the businesses' target girls and target locations, business challenges and capabilities, support received through SPRING, on-going research activities, and girl engagement.	All businesses
End-of-Cohort Survey	Captures feedback and satisfaction with different aspects of the SPRING accelerator, and whether or not business have applied HCD.	All businesses
Semi-structured interviews with businesses	Captures in-depth feedback on how businesses have absorbed and applied the support provided, whether the SPRING processes and mechanisms achieved their goals, and how they could be improved.	9 businesses
Semi-structured interviews with IP Team Members	Clarifies the processes used to deliver the first cohort of SPRING and identifies procedural strengths and weaknesses, aspects that could be improved, and lessons learned.	10 members of the IP team, including global experts and Country Managers.
Semi-structured interviews with the donors	Clarifies the rationale and expectations around the initial design of SPRING; collects feedback on the processes and performance of SPRING with regards to the first cohort; assesses the alignment of priorities and expectations between the different donors.	3 donors
Notes from conversations and panel discussions at Sankalp	The Sankalp Forum in Nairobi in assembled 450 delegates (including small enterprises, local and global investors). We took notes at panel discussions and during conversations with entrepreneurs to understand how SPRING fits into the landscape of small business accelerators.	Ad hoc

Time scales and logistics of the PPE fieldwork

The team conducted the semi-structured interviews and End-of-Cohort Survey with businesses at the End-of-Cohort Event in March 2016. Members of the IP team were interviewed in person or via Skype or telephone in March and April 2016. We also use data collected through the Boot Camp Survey in July 2015.

Sampling for the semi-structured interviews

Respondents for the semi-structured interviews were sampled purposefully. We selected IP Team Members with different areas of specialisations, different functions within SPRING, and at different levels of the SPRING hierarchy. A list of all IP Team Members sampled and their role titles are included in [Annex 5](#). We also sampled one representative of each donor organisation in order to obtain a 360 degree perspective on the rationale and expectations around the design of SPRING and the results that should be delivered by the first cohort.

We selected nine out of the 18 businesses to obtain a variety of perspectives on and experiences with the first cohort. As the End-of-Cohort Survey, KPI and business operations data cover all 18 businesses, we considered interviewing half of the cohort to be sufficient to gain an in-depth understanding of why and how SPRING has or has not been effective in helping businesses develop their girl prototype.

We took a multi-step approach to sampling businesses in such a way that the qualitative sample represents different *experiences* of the SPRING accelerator. First, businesses were categorised into those who received the SPRING girl research, those who received additional BPE research with the M&E Partner, and those who did not participate in any of these activities. For each country, we then selected one business from each of the above-mentioned categories (i.e. three per country). If more than one business was 'eligible' we assigned random numbers to pull the final sample of nine businesses.

2.3 Methodological limitations and mitigation strategies

Most businesses were interviewed on the day of arrival of the End-of-Cohort event. With one exception, all business representatives interviewed were either founders or co-founders, and all had attended Boot Camp and interacted with SPRING throughout the cohort. Apart from the one exception mentioned above, all had the authority to implement the learnings and action points that emerged from the SPRING support.

At the start of each interview, the interviewers clarified that Coffey was the independent evaluator for SPRING and that all responses would be kept anonymous and handled confidentially. However, it became clear in the following days that a majority of businesses were confused about Coffey's role and considered us to be part of the SPRING IP team.

We presented on our roles and division of responsibilities on the second day of the event, but by this time many businesses' interviews were already completed. There is a chance that businesses did not speak entirely openly as they thought that the interviewers were part of the IP team. As a result, there might be a positive bias in some of the interviews; however, most entrepreneurs provided open responses and shared critical views as well as positive feedback.

The businesses operations form was designed in September 2015 under some time pressure by the IP team with some inputs from the SPRING M&E team. There was a lack of time and resources to test the forms with entrepreneurs and as a result, there were some technical difficulties with filling in the baseline forms. The forms were refined before follow-up data was collected, which improved the speed of the responses from businesses. Further refinements and improvements will be made to the forms for Cohort 2 to further improve the response rate and quality of information provided.

3 Key Findings

3.1 Key changes made to the SPRING design before the start of Cohort 1

SPRING is a highly iterative and adaptive programme. Before the start of Cohort 1, in coordination with the donors, the SPRING team made a number of important changes to the programme design compared to the original scope set out in the Business Case and SPRING Terms of Reference. We explain and discuss these changes in [Annex 2](#).

3.2 How successfully has SPRING identified and addressed business needs?

3.2.1 Did SPRING select the right businesses to achieve the programme goals?

Businesses are at the core of SPRING's Theory of Change. The programme logic builds upon the assumption that businesses can create innovative solutions for girls and deliver them sustainably and at scale – as opposed to NGOs and other organisations that are not using market-based intervention mechanisms.

Cohort 1 has shown that selecting the 'right' businesses is a key programme challenge. If businesses are at an early stage they struggle to absorb the technical support as they are still working out business fundamentals. Early-stage businesses also have a high failure rate and may never grow to a point where they can reach girls at scale in time to feed into the SPRING logframe targets. On the other hand, fairly established businesses with more complex decision-making structures may find it more difficult to innovate and pivot to incorporate a focus on adolescent girls. Cohort 2 will target a mix of businesses (both early stage and more mature) in South Asia and is likely to generate more learning around this.

It appears that SPRING was pulled into different directions with regards to the business to select and the programme goals to prioritise

The Business Case suggests that SPRING should select primarily validation stage businesses for participation in the programme, which are able to showcase some evidence of their potential impact and/or some traction in the market (e.g. by having attracted investment in the past).¹³ It is assumed that these businesses would be sufficiently flexible to innovate and adopt a strong girl focus, while also having some potential for growing to scale and reaching girls in large numbers. However, the IP's ToR assume that even amongst these businesses, only about 20% will "achieve a pre-agreed set of success criteria", such as a minimum increase in sales, increase in the number of girl beneficiaries, and improved investment readiness. As such, there are some ambiguities in the early design documents as to what type of business SPRING should ideally select.

Donor expectations around the goals that SPRING should achieve and the 'right' businesses for the job have also diverged:

- **Nike Foundation** hoped that SPRING would stimulate innovation, learning, and demonstration effects around solutions that improve girls' lives. Rather than relying on the direct impact of SPRING-supported businesses, they would like SPRING to trigger wider change and investment in this market segment.
- **USAID** expressed some scepticism concerning a focus on innovation, and emphasised that SPRING's solutions should first and foremost be impactful: "*Honestly, if it's not effective who cares if it's innovative. I want effective*". But USAID also emphasises the great potential for learning, including learning from failure.
- **DFID** stressed the importance of reaching girls at scale (200 000 by 2019) as a priority for the programme. At the same time, DFID recognised the divergence of views on this topic:

The business case was very specific about the stage of business. It was saying that it needs to be later than idea stage but earlier than scale at least. So validation stage business which is still quite early stage really. I think it is partly so that there are businesses for which there is a value add on the HCD aspect but I don't think that fitted really well with the ambition for scale on SPRING and I think that's the thing that the team need to be wrestling with. – DFID

In November 2014, Nike Foundation, in cooperation with Unreasonable Group, launched the *Girl Effect Accelerator* (GEA). The GEA supports businesses with a focus on adolescent girls to help them scale up their impact on girls living in poverty. Several IP Team Members felt that the GEA had absorbed some of the later stage businesses

¹³ They would have a minimum level of unit sales, at least two full-time staff (including founders), and have been running for at least one year.

that could otherwise have applied to SPRING, and that the launch of the GEA created some pressure for SPRING to focus on earlier stage businesses, to avoid overlap. While it remains unclear to what extent this drove the selection of businesses for Cohort 1, it was frequently mentioned as one of the reasons why the first cohort in East Africa included earlier-stage businesses than originally intended.

Diverging donor expectations and lack of a clear value definition have made it more difficult for the IP to select the 'right' businesses to achieve SPRING's goals

Diverging expectations and priorities seem to have caused some ambiguity around the primary value that SPRING should deliver – whether it was reaching a large number of girls, making a significant change to their lives, generating innovation, or stimulating a change in the market.

While some of these aspects are compatible, others are to some extent mutually exclusive: Cohort 1 has shown that there is an inherent tension between reaching a large number of girls and making a deep change in a girls' life, as well as between reaching girls at scale and the potential for innovation. The lack of a clear and joint vision of SPRING's primary mandate seems to have hampered a focused selection process, as the team was trying to select the right businesses – for conflicting objectives. One member of the IP team said:

I think we're still confused and I think that a lot of it comes from donors' misaligned expectations and maybe a slight inability of ours to realign them. – IP Team Member.

When selecting for Cohort 1, SPRING placed a strong focus *depth* of impact, choosing businesses that could make a significant difference in a girls' life. These were typically businesses that intended to include girls in their value chains –primarily as entrepreneurs or sales representatives being paid commission or producers being paid for their production. While such solutions can change a girls' life fundamentally, they have a limited reach and scalability. While it is now clear that the priority should be on reaching 200 000 girls, the desired *depth* of impact is still not clearly defined.

A key lesson mentioned by several members of the IP team was that validation stage businesses with a focus on girls, as defined in the Business Case, did not actually exist in Kenya, Rwanda or Uganda. One team member said:

I think the elephant in the room that I'd been shouting about pretty much since the beginning of Cohort 1 [...] is that the assumption that there are girl-centred businesses out there or there are girl-centred businesses [...] at a growth stage is a falsehood. They don't exist. There's no pipeline. The market isn't there yet and so that means that we were forced in cohort one to take on really early stage businesses because there wasn't this plethora of choice out there. – IP Team Member.

That said, in certain sectors such as agriculture, there is a growing donor and private sector interest in products and services that can save rural women and girls time and energy. In October 2014, the International Fund for Agricultural Development (IFAD) hosted a Nairobi-based compendium of 32 businesses and organisations focusing on time and labour saving devices. Examples of products showcased included: a solar powered irrigation pump from Tanzania that saves girls time in collecting water, keeps them safe from traveling long distances and provides more constant water for subsistence gardening (USAID funded); a cheap (\$16) maize shelter from Kenya that saves girls time and increases income by facilitating value and quality control; and a rocket stove that relies on small twigs that can be gathered close to homes and liberates girls from walking far distances to fetch firewood (funded by the Total LandCare and the National Cookstove Taskforce).

While these businesses do not have an explicit focus on girls, they provide examples of existing validation and early stage businesses offering products that can help girls to learn, earn, save and increase their well-being. Within Cohort 1 a surprisingly small number (2/18) of businesses focused on agriculture and livelihoods given the scale of this sector in East Africa and this might be an area worth exploring more in future cohorts. A tentative shortlist of businesses to participate in Cohort 2 suggests that it might include around five businesses with links to agriculture and solar products, as well as several companies providing clean water, which can contribute to saving girls' time.

3.2.2 To what extent has the design of SPRING met the needs of grantee businesses?

Diagnosing business needs

As per the Business Case, SPRING should diagnose the needs of cohort businesses and then help them address those needs that hinder them from developing a girl prototype and bringing it to market. The process and activities that were used by SPRING to diagnose business needs in Cohort 1 is outlined in [Box 1](#).

Box 1: Diagnostics of business needs in Cohort 1

In Cohort 1, SPRING used a multi-stage process to diagnose business needs:

- **Entrepreneur landscaping** (August 2014): Members of fuseproject interviewed over 60 businesses, business support organisations, NGOs and investors in Kenya, Rwanda and Uganda. The aim was to generate insights that could help design the SPRING outreach activities and selection for Cohort 1. Some of the businesses consulted during the landscaping later joined SPRING as participants.
- **Business landscaping** (January 2015): fuseproject returned to Kenya, Rwanda and Uganda in January 2015 for another round of business consultations, focusing more specifically on potential candidates for SPRING. The aim was to learn about their business models, what research activities they had undertaken in the past (if any), and what funding they had received. Businesses self-assessed their needs and challenges, and contributed ideas for the design of the Boot Camp curriculum.
- **Application & Selection** (May 2015): SPRING applicants listed business priorities and challenges in their application forms and discussed these and other questions with the SPRING thematic experts during selection. However, insights from these conversations were not captured systematically.
- **1-on-1 Diagnostics at Boot Camp** (July 2015): A systematic needs assessment was conducted at Boot Camp. Businesses rotated through 15-minute consultations with each technical expert (i.e. the Investment Director, Technical Director, and fuseproject) and discussed their needs and capabilities.

Over the course of Boot Camp, the different technical experts had to continuously re-assess and re-evaluate what each business needed specifically, as they learned more about their business models and challenges.

Diagnostics could have produced more in-depth insights, if there had been more time and if more information and documentation had been available on each business ahead of time

Members of the IP team agreed that the diagnostic process provided them with sufficient information to plan their support to SPRING businesses. Several technical experts said they would have liked to go into more depth, but felt they were lacking time and information on each business. As many businesses were very early stage they struggled to prepare for the diagnostic sessions and several IP members stressed that the Country Managers should assist with preparing information and documentation for Boot Camp going forward.

There was general agreement within the SPRING team that insights into the businesses' needs and profiles were needed earlier on in the programme to really tailor the curriculum and support. This could be done by shifting some of the questions from the one-on-one diagnostics into the entrepreneur landscaping, or by having a separate diagnostic session with the cohort businesses ahead of Boot Camp. This would leave some time to make final adjustments to the Boot Camp curriculum based on a better understanding of business needs.

There is potential to better align and document the diagnostic process so that all technical experts and Country Managers can build a joint understanding of a business' needs and how to address them going forward

Two IP Team Members pointed out that the diagnostic process could have been structured more consistently as each technical expert used different tools and templates for this activity. Insights were not documented or shared systematically across the team, which made it difficult to coordinate and align the support:

I was really irritated by the fact that I had no idea what everybody else was learning and sometimes I would go down the rabbit hole along the wrong track with a company in terms of my [...] support because I didn't have all the other puzzle pieces" [...]. – IP Team Member.

Two other IP Team Members equally thought the diagnostics could have been 'pulled together' more effectively to feed into a larger strategy, integrating the different areas of SPRING expertise. One Country Manager said:

I don't feel we used a lot of it [the diagnostics] to really try and understand the business models or then define how we are going to help implement or solve the gaps that had been identified by the entrepreneur [...] So I think for the future that's the fact that needs to be aligned. When you're doing the diagnostics what's the point and what is it input to?

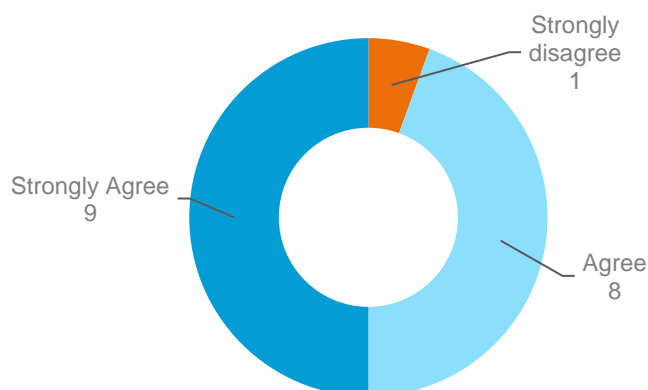
Another Country Manager said that in hindsight she would have to assess more thoroughly “*what functionally needs to happen for each of these companies to meet the milestones*”. This supports the impression that the Country Managers were not fully integrated into the Boot Camp diagnostics.

How well did the businesses' priorities match the programme's priorities?

To generate buy-in and commitment from the business, and to effectively help them grow, SPRING inputs must align with business needs and strategic priorities. Inversely, from VfM perspective, SPRING should not support businesses on aspects of their development that are not directly linked to the purpose of developing a girl prototype. There is an inherent tension between the businesses' desire to target a wider market than only girls at the BoP in order to make a strong business case, and SPRING's focus is on developing a viable prototype specifically for adolescent girls at the BoP. Therefore, it is important to examine how well SPRING's priorities aligned with those of the businesses in Cohort 1, and how committed entrepreneurs were to the SPRING programme goals.

In the (anonymous) End-of-Cohort Survey, all except for one business said that the interventions and changes suggested by SPRING aligned well with their strategic priorities (see Figure 1). In the qualitative interviews, entrepreneurs also overwhelmingly confirmed that theirs' and SPRING's priorities were aligned.

Figure 1: The suggested interventions were well aligned with my business' strategic priorities.



While some members of the IP team agreed that expectations were generally well aligned, others reported some mismatch. Several IP Team Members got the impression that:

- Some businesses had been drawn to SPRING by the prospect of obtaining funding rather than by the girl focus; one Country Manager eventually ‘downplayed’ the grant funding element during outreach because she was not attracting the ‘right’ kind of businesses;
- Some entrepreneurs had underestimated the level of commitment expected with regards to their attendance at Boot Camp and the HCD prototyping, and to KPI reporting; and
- Some businesses had expected more generic, all-purpose accelerator support and were surprised by SPRING's strict focus on adolescent girls aged 10-19 (e.g. not allowing them to use the grant money to conduct research with older girls).

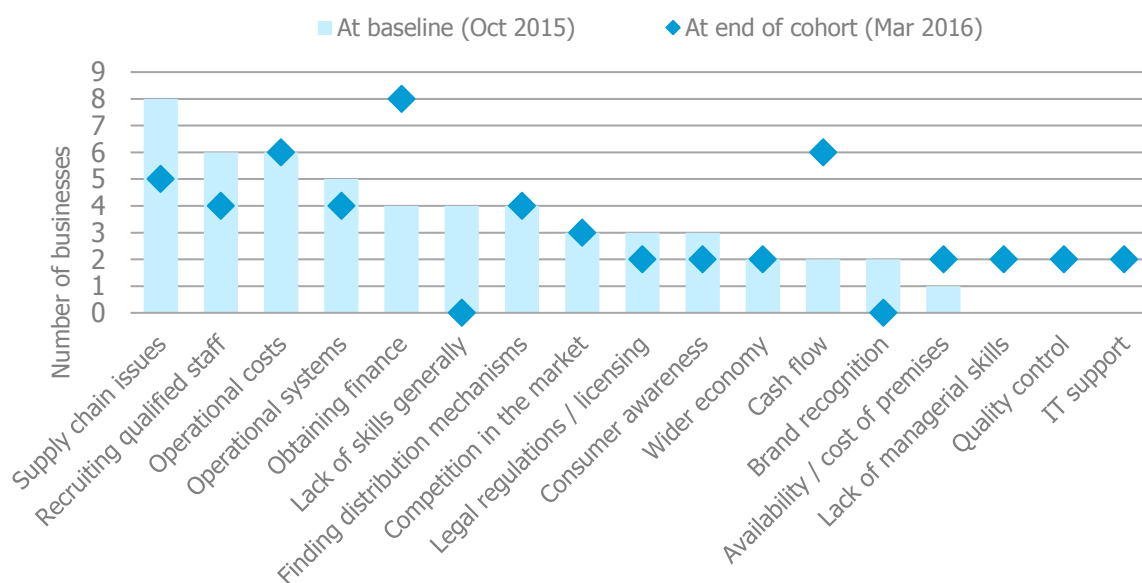
Based on these observations, there is room for SPRING to better communicate and manage expectations, and to clearly establish SPRING's purpose and the focus of its support. The IP has already responded to this by developing a revised “Entrepreneur Charter” that clearly sets out expectations, requirements, and opportunities.

To what extent did the accelerator address the businesses' initial needs and priorities?

Needs varied strongly in Cohort 1 as businesses were at different stages of their development and faced different challenges. They also changed frequently during the cohort, and SPRING needed to be (and overwhelmingly has been) flexible and adaptive in responding to these needs.

The diversity of challenges facing businesses at the start of Cohort 1 is illustrated in [Figure 2](#) below. The most frequently mentioned business challenge was around organising the supply chain (mentioned by 8 businesses), followed by recruiting qualified staff (6), managing operational costs (6), and operational systems (5).

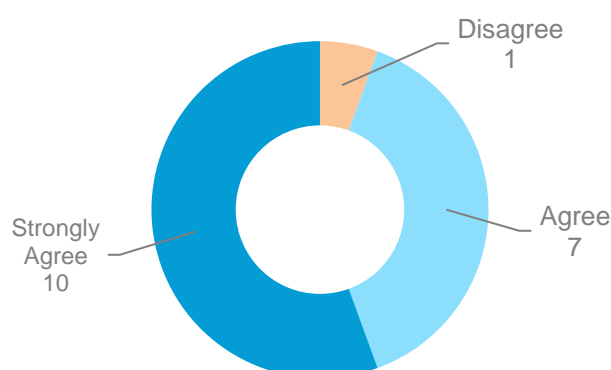
Figure 2: Challenges faced by SPRING businesses between July 2015 and December 2015



Source: Business Operations Form

At the end of Cohort 1, the picture had shifted. The most frequently mentioned challenge was now obtaining finance (8 mentions compared to 4 at baseline), managing the cash flow (6 mentions, compared to 2 at baseline), and managing operational costs (6 mentions, no change from baseline). Mentions of supply chain issues decreased from 8 to 5. This may reflect the fact that SPRING explicitly worked with businesses to resolve supply chain issues by (better) integrating adolescent girls, as mentioned by two businesses during the qualitative interviews. Two businesses each mentioned the lack of managerial skills, quality control, and IT support, which had not been mentioned at baseline. These shifts may reflect that some businesses have matured and moved on from grappling with business fundamentals such as hiring staff and setting up the supply chain. Obtaining investment and managing cost have become more important, which might be expected from businesses that grow and seek to scale up.

In the anonymous SPRING End-of-Cohort Survey, 17 out of the 18 businesses confirmed that SPRING had met their business's needs. This was confirmed by entrepreneurs in the qualitative interviews (see [Figure 3](#)).

Figure 3: The SPRING support met my business needs.

In the Business Operations Form, businesses explained that SPRING had helped them: strengthen their business strategy (5 mentions); enhance working capital, assist with production inputs or operations (4 mentions); become more investment ready and meet potential investors (3 mentions); and engage girls, set up, or improve operational systems, improve branding and consumer awareness, and provide the costs for prototyping and research (2 mentions each).

These responses illustrate the extent to which SPRING support was (and had to be) tailored to each business. This is in line with one IP Team Member's comment that SPRING probably "*found a sweet spot with [...] almost all of the businesses*" even though "*different parts of the boot-camp [...] were relevant to different companies.*" It also illustrates the holistic approach to technical assistance taken by SPRING.

3.3 How successfully is SPRING targeting adolescent girls at the BoP?

3.3.1 Who are the SPRING target girls?

As per the Business Case SPRING is targeting adolescent girls aged 10-19, living in poverty – that is girls living on "less than USD\$2 a day".¹⁴ Since Inception, the logframe and Theory of Change have used the term "girls at the BoP" which is a term used by impact investors to refer to the poorest market segment.

The definitions set out in the Business Case are clear and all stakeholders agree that target girls should be 10-19 years old. But there is some ambiguity around the definition of BoP girls. While the donors refer to the "under USD\$ 2 a day" definition, several IP Team Members argued that using a universal cut-off point was not appropriate for SPRING as it is somewhat 'arbitrary' and does not account for differences between contexts. It is also difficult to measure for SPRING businesses who often have no access to the income data of their girl customers. The girl landscaping found that large proportions of girls in Kenya, Rwanda and Uganda were living with less than \$2 a day, which was another reason why a more refined targeting strategy was not defined for Cohort 1.

SPRING is currently taking a more pragmatic case-by-case approach, leaving it to businesses to define BoP within their context. Cohort 1 businesses defined BoP using terms such as 'vulnerable girls'; 'girls who dropped out of school'; girls who have 'low income'; and 'girls living in low-income areas (e.g. informal settlements)'. All businesses ranked financial considerations as being the most important way to define girls at the BoP. Overall, businesses' self-definition of BoP worked well within SPRING's broad understanding of BoP.

Table 3: Overview of SPRING target girls in Cohort 1

	Girls as end consumers	Girls in the value chain
Number of SPRING businesses targeting:	15	10
Targeting the BoP		
Targeting BoP girls specifically?	10	8
Age		

¹⁴ SPRING Business Case, page 4.

10 to 14 years	12	5
15 to 19 years	15	10
20 to 24 years*	12	7
25 and older*	9	3
Location		
Urban	10	5
Peri-urban	10	5
Rural	8	7
Notes: *Girls aged 20 and above are not part of the SPRING target group of 10-19-year-olds. Source: Business Operation Forms.		

However, as shown in [Table 3](#), not all businesses target girls at the BoP explicitly. Out of 15 businesses targeting girls as end consumers, only 10 specifically focus on girls at the BoP. Amongst businesses integrating girls into the value chain, this is true for 8 out of 10. In the qualitative interviews, for example, one business explained that only one-fifth of their branches were in low-income areas and able to reach BoP girls. Another business said that their girl interns and apprentices needed to have a minimum level of qualification and were typically not from the BoP.

The logframe currently requires that all 200 000 girls reached by SPRING products, services, and businesses opportunities are BoP girls. But as explained above **not all SPRING businesses will be able to demonstrate that all their target girls are living under \$2 dollars a day**, as not all are targeting BoP girls, and not all will be able to collect information on their users' incomes.

SPRING is held accountable for delivering against this logframe target and it is important that the reach figures reported by businesses are reliable. To ensure that businesses capture girl beneficiaries at the BoP consistently and systematically, SPRING may want to develop a guidance or checklist of indicators to help businesses assess how many of their beneficiaries are actually BoP girls. SPRING could use proxy measures (e.g. considering that girls in urban slums or remote areas are poor), a country-specific checklist, or the Progress out of Poverty Index (PPI) tool to assess if girls reach a minimum BoP threshold (see [Box 2](#) below).

The IP will need to consult with the donors to confirm whether all SPRING beneficiary girls counted against the target of 200 000 must be at the BoP, and agree on an appropriate and feasible way of assessing their BoP status. While this will need to be decided on a case-by-case basis to some extent given that businesses target different groups of girls, the programme should find a way to define a clear, consistent and practical approach to businesses reporting beneficiary numbers.

Box 2: Using the Progress out of Poverty Index (PPI) Tool to assess poverty in SPRING

The PPI is a poverty measurement tool that uses 10 country specific indicators to form a unique country scorecard measuring poverty.¹⁵ The indicators recognise differences between countries and reflect a relative concept of poverty that may be more applicable in the context of SPRING than a strict monetary cut-off point. There is a PPI available for all eight countries covered by the first three SPRING cohorts. The PPI may be helpful on three levels:

1. First, as a checklist for businesses to ensure they are only counting girls who are at the BoP. Business will not be expected to ask each girl user interacting with the business to complete the PPI scorecard. This would be unrealistic and not a good use of resources. Rather, businesses can use the PPI as a reference point to see how BoP is defined in their target country, and from there could aim to calculate what percentage of girls they reach are at BoP.
2. Second, businesses can use the PPI as a quick 10-minute screening tool before girl research to make sure that girls participating in the research are actually BoP girls. This is important as one business noted that the girls who participated in their girl research 'came from the school opposite,' their office in a high-end urban area unlikely to have many BoP girls (the target girls were later changed to a different area with more BoP girls).
3. Third, the SPRING M&E partner's Impact Evaluation uses questions from the PPI in its questionnaires, to triangulate whether girls using SPRING products, services, and business opportunities are actually poor.

An example of the PPI scorecard for Rwanda can be found in Annex 6.

3.3.2 To what extent did SPRING encourage businesses to strengthen their focus on adolescent girls?

The extent to which businesses targeted girls before joining SPRING varied

The extent to which businesses focused on adolescent girls at baseline varied considerably. In the Boot Camp survey 6 (out of 14) businesses said that they were not targeting girls before, while 8 said they had targeted girls in one way or another. Businesses were at different stages of what they could do in their business to incorporate a greater focus on girls:

- Some business **already had an explicit girl angle**, targeting adolescent girls as their primary end users (e.g. BanaPads); working with girls as suppliers (KadAfrica); or offering a product line specifically for adolescent girls (Finance Trust Bank).
- Some businesses were **keen to better articulate how they were benefitting adolescent girls already** without necessarily having them at the core of their business (e.g. EarthEnable). Some had **initial ideas** for incorporating girls. Jibu, for instance, had seen girls selling plastic bottles and was seeking to integrate them into Jibu's franchise network. These businesses were interested in the girl angle for social reasons, because it was the 'right thing to do', or because they noticed 'a big gap in only employing men'.
- Other businesses were **not focusing** on adolescent girls at baseline, but open to incorporating this aspect as part of the requirements for receiving the SPRING grant.

In their application forms, businesses were asked to estimate the share of adolescent girls amongst their current users and purchasers and, again, responses varied widely. Businesses like KadAfrica, Sare Millers, Haute Baso, BanaPads, and Ensibuuko stated in their application forms that adolescent girls constituted at least 80% of their users. Kidogo and the Doctor Search, on the other hand, did not count any adolescent girls amongst their customers. For the rest of the businesses, adolescent girls were one user group among others, as illustrated by the quote below:

I'll be honest with you, our key priority as a business was to maintain a positive cash flow and to keep the business running. So we were not...we had not really decided to focus on the girls and basically I can say that, if it happened, it happened by chance but not by conscious effort to go towards supporting the girls. – Business, Kenya.

One of the lessons learned for the IP team from Cohort 1 was that there were fewer businesses than expected that explicitly targeted girls. One IP Team Member said:

¹⁵ Progress Out of Poverty Index (PPI): <http://www.progressoutofpoverty.org>.

I think if [sic] there's an assumption that there were many more girl relevant businesses that would supply pipeline and fuel this accelerator. There are no businesses. You have to literally Frankenstein them. – IP Team Member

At the end of Cohort 1 virtually all businesses had developed a girl angle to their business

By the end of the first cohort, interviews with businesses and IP Team Members suggested that many businesses had developed a clear girl angle to their business:

If there wasn't before there is now a much more explicit focus on girls and trying to figure out at least the parameters by which they could affect girls. – IP Team Member

I think it's a very big focus for us now. We have [...] brought in an entirely new product, have developed an entirely new distribution system, and [...] someone has volunteered to come onto the team and their role is specifically to focus on girls. So the product, the infrastructure, the human resource, we've actually set up specifically to focus on girls. – Business Uganda

Currently the decisions we are making in the organization are...we are now consciously considering the impact that our business would have on the girls and of course also the decisions we are making are more aligned towards supporting girls. – Business Kenya

At the same time, two IP members acknowledged that the girl focus may be an 'add-on' for some businesses who were primarily interested in securing the SPRING grant. To address this, SPRING plans to incorporate new activities to promote behaviour change and motivation amongst businesses in Cohort 2. The entrepreneur charter will hold participants to account for their commitment to SPRING and ask more specific questions about their goals and motivation for participating in SPRING. Selection will also focus more strictly on criteria of viability, scalability, and ability to meet girls' needs to enhance the sustainability of businesses' girl focus.

One Country Manager expects five out of the six businesses she supervised to continue focusing on girls, while another Country Manager said that business who did not have a girl focus to begin with would only maintain this focus if they could see how "it would actually turn out to be profitable".

Businesses are likely to sustain a girl focus only if there is a clear commercial or social business case for it

The sustainability of working with adolescent girls at the BoP is closely linked to the interest and direction of the business leadership, the degree to which the business is socially driven, and the extent to which the business sees a business case for working with adolescent girls.

Such a business case may come in various shapes and forms, and can include increased profit margins, increased sales, access to untapped talent, opening new distribution channels, increasing brand and reputation, furthering social impact, developing a competitive edge or Unique Selling Point, improving supply chains or reaching female customers, amongst others.

Although the PPE did not delve into the business case for working with girls (this will be covered in more depth by the Business Performance Evaluation), 7 out of 9 businesses mentioned during their interviews that they had found a business case for working with girls. These included the following:

- **Bringing "fresh wind" into the business:** Haute Baso described that hiring girls aged 16-18 as interns had brought a "fresh look, different perspectives and points of view" into their business.
- **Bolstering customer loyalty:** Green Credit stressed that 'the number one win of targeting girls was enhanced loyalty "from the Mama Mbogas [small-scale vegetable sellers] 'who will do whatever they can to support our business because we give back to them by ensuring their children are in school". Finance Trust Bank stressed that by attracting girls at a young age they were hoping to retain them as long-term customers who would access other savings products once they reached adulthood.
- **Tapping into girls' social networks to acquire new customers:** Finance Trust Bank stressed that girls "have a wider circle of influence. They have parents, they have friends, they have teachers, they have so many adults whom we can cross-sell to and become our customers and everywhere where we have been we have been able to recruit adult clients because of the girls' programme".
- **Managing customer relationships:** Several businesses stressed that girls are good relationship builders and have access to different networks from men and boys due to their particular roles and responsibilities in the household and the community. AfricAqua noted that women are the biggest decision-makers in households on how much water to purchase. They found that girls were better at engaging with these

women and at building trust: *“They can knock. You won’t have any fear of opening to a girl, what do you want? Just come in. And then she takes the opportunity and she is able to talk. If it was a man, it’s like what do you want, outside there. You most likely not be welcomed in to give the story.”*

- **Extending distribution networks:** Engaging girls as micro-entrepreneurs helped Village Energy expand their distribution networks and community reach: *“We are now reaching places that we were not reaching before because they [i.e. the girls] are stationed in the villages. So we still see them not just as phone charging entrepreneurs but as our initial point of contact with communities.”* Village Energy has even been approached by a producer of sanitary pads who would like to tap into their girls’ micro-distribution network.
- **Social impacts:** KadAfrica has found that working with girls has a positive impact on the perception of farming in their communities. In Uganda, there is a perception, especially amongst men, that one cannot make money from farming. If the KadAfrica girls demonstrate that they are actually earning an income from farming this can have positive replication effects on men in the community.

3.3.3 How well did the programme encourage the engagement and participation of girls to inform product design or business model developments?

The IP’s ToR emphasise that SPRING should engage girls in key programme activities, most notably the diagnostics, HCD-process, prototyping, and research. In addition, girls’ voices should be heard through SPRING communications products (e.g. they could be captured in a promotional film). [Box 3](#) sets out in what ways SPRING engaged girls, or encouraged businesses to engage girls.

Box 3: Programme activities to encourage the engagement of adolescent girls

SPRING engaged girls both to inform programme design and to help businesses refine their individual products and business models. In line with the ToR requirements this was done through the following activities:

- **Girl Landscaping (September 2014):** As SPRING’s Technical Director and Girl Expert, Rebecca Calder led a qualitative landscaping study in Uganda and Kenya, with the aim of boosting existing evidence collected by Girl Hub Rwanda. The study informed the development of the SPRING Theory of Change, the approach to selecting SPRING businesses, and the design of the girl modules at Boot Camp. It involved girl focus groups to explore girls’ needs with regards to earning, saving, learning, investing, safety, and well-being.
- **Girl Consultations (May 2015):** The girl landscaping was complemented with one-day girl consultations in-country. They involved qualitative group exercises and produced short videos, pictures and quotes that were used to bring girls’ “virtually” to Boot Camp, and to give entrepreneurs a chance to hear their voices.
- **Girl Module at Boot Camp (July 2015):** For girl safety reasons, the IP decided not to bring girls physically to Boot Camp. Instead, entrepreneurs worked with the materials and insights collected during the girl landscaping and consultations. The Module “Understanding girls as users” (9 hours) encouraged entrepreneurs to step into the shoes of an adolescent girl, think about her needs, her life, and priorities. Entrepreneurs also discussed the market size and opportunities represented by adolescent girls, what kinds of assets they may need and when, what success in terms of girl impact might look like, and how it could be measured. They mapped out the different touch points between the business and girl customers (“Girl Journey”) and developed a girl impact map that showed how impact would be achieved based on these touch points. Finally, entrepreneurs participated in girl safeguarding training.
- **Girl research (October 2015):** SPRING selected five entrepreneurs to participate in girl research with fuseproject. They brought (potential) target girls and entrepreneurs together for two-day research sessions in-country. This was a chance for entrepreneurs to ask girls questions about their needs and priorities, test assumptions about how they would use and benefit from the prototype, and collect their feedback on alternative prototypes or business models. Entrepreneurs participated in focus groups with girls, assisted by fuseproject, a local moderator, and translator.

The selection of businesses for the girl research was done at Boot Camp and involved the SPRING programme director and technical experts. The key criterion was whether the research came at the right time and could make a real impact on the business. Some businesses had already done some

research on their own, while others were not yet prepared. Another criterion was that the businesses should be viable, able to scale, and have the potential to impact girls' lives. The selection was done based on conversations. A dedicated selection tool was not used.

As for Cohort 2, SPRING will provide girl research to all businesses, recognising that prototyping is a core aspect of the programme that should be accessible to all businesses.

In line with the ToR, SPRING initially considered setting up a **Girl Advisory Committee**, involving adolescent girls from the target countries. The Committee would have contributed to the shortlisting of applicants, attended HCD sessions, contributed to progress reporting, and attend events, in order to represent girls throughout.

During the SPRING Inception Phase, the IP and DFID agreed that this intense level of engagement required a level of logistical planning and safeguarding that went beyond what SPRING could deliver. In their qualitative interview, DFID stressed that SPRING had demonstrated “*how difficult it is to do girl engagement in real life*”, and that it was better, in this case, to do less and do it well, rather than to try and engage girls superficially in a variety of ways. As a result, the idea of a Girl Advisory Committee was dropped.

Was SPRING's engagement with girls sufficient to inform programme design?

The IP team and donors generally agreed that SPRING had provided sufficient touch points with girls to inform programme design and the Boot Camp curriculum.

However, several members of the IP team reported that the **girl landscaping study was conducted under time pressure and with limited resources, which they thought impacted on the quality of the research process and findings**. According to these IP members, research staff in-country lacked field work experience and the sampling of girls was rushed leading to samples that were not sufficiently representative of SPRING's target population. Due to lack of time, the team was also not able to triangulate and validate their findings by conducting a literature review of existing evidence.

The team did not think that the limitations of the girl landscaping hampered their ability to design the SPRING Theory of Change and Girl Module for Boot Camp, partly because it was “bolstered” by the additional girl consultations to fill some of the gaps. But several IP members mentioned that it presented a “missed opportunity” to produce a SPRING knowledge product based on insights from the girl landscaping. The IP has taken this learning on board and the landscaping for Cohort 2 has been better timed and resourced and involved a thorough review of existing literature. The IP is planning to produce a knowledge product based on the insights it produced.

Did businesses have sufficient opportunities to engage with girls?

Out of the **six businesses interviewed that did not receive any additional girl research** with fuseproject, three said that SPRING provided enough opportunities to engage with girls, while one business said they would have appreciated more opportunities to ask girls about the potential impact of their product. One business said that SPRING had offered ‘limited’ opportunities to engage directly with girls, but recognised that there were practical and protection issues involved in engaging directly with girls:

We were under no illusion that most of the work had to be done by us. So we used those lessons that we learnt in the boot-camp as well as interacting with the few girls that they managed to put us in touch with and we've picked up some practices from that. – Business, Uganda

One donor and several IP members stressed that they would have liked all businesses to receive girl research with fuseproject because HCD and prototyping with girls was SPRING's “core offering” to entrepreneurs. The IP has taken this on board and SPRING will provide girl research to all businesses in Cohort 2.

Businesses found the girl research insightful but it needs to come at the right time to be most effective

Out of the three businesses interviewed that received the girl research with fuseproject, all thought that the research had been useful. Their feedback suggests that providing this research at the right time is very important. One business said the girl research was well timed as they already had a clear idea of their prototype. Another business thought that it came too early as they were not quite ready to make the most of the prototyping in context workshop. The third business found the research very helpful but stressed that it was very time-consuming.

For one business the **girl research helped to challenge stereotypes around what businesses think girls want**. The business assumed that girls were not interested in the technical aspects of agriculture (e.g. land preparation, crop rotation, spacing, seed selection, post-harvest handling techniques), but would be more interested in training

around sexual and reproductive health. Girl research proved them wrong, suggesting that girls were on the contrary particularly interested in learning technical skills. The business restructured their curriculum, moving some of the technical training up to the front in order to make it more appealing and useful to girls.

Another business said that the girl research opened their eyes to the complexities and risks involved in engaging girls, and the need to understand them within their social environment. This led them to recognise that they have broader responsibilities for the girls they employ as interns which goes beyond making sure they get paid on time:

One of my biggest scares was having a safe environment in which to accommodate girls because there are so many things involved like wages and health insurance. But after girl research, you see that it goes way beyond that. You have to be aware of what is going on in their homes, all these things that we don't necessarily think about. – Business, Rwanda

Section 3.4.2 describes in some more detail how the SPRING girl research helped the relevant businesses refine their SPRING prototypes and business models.

There were some challenges around recruiting the right sample of girls for the girl research, and around getting them to open up and share their thoughts and opinions

One business specifically described challenges around freely and openly engaging with girls during the girl research because the girls were intimidated by what the business thought to be a 'big gap' between the girls and themselves as they came from very different socio-economic backgrounds:

During the girl research when they brought the girls to the shop, we told some of the girls to come back if they had the interest in [our line of production]. They could come and try out. They were shy, they didn't talk and were inhibited. We gave them our phone numbers but nobody called back. [...] I felt like one girl couldn't relate to us and some of them feel like they don't have the same chance as us. – Business, Rwanda

This experience demonstrates the challenges involved in conducting research with girls who may not be used to being asked for their opinion or to speak out openly. SPRING may want to consider other tools, methods, or approaches for engaging girls in research that could help win their confidence and overcome the 'social gap'.

One business who received girl research felt that the process was driven too much by the fuseproject team: "We are not researchers but we know what will be interesting for us and I feel like that we were given ideas that were going in a different direction." They would have preferred more ownership of the process, research questions and sampling selection and felt that this would have made the research more useful for their business.

Several businesses were seeking to conduct their own girl research to test assumptions and collect impact stories, but most were lacking time, resources, and capacity to implement this research

Outside of HCD prototyping and girl research provided by fuseproject, several businesses were interested in conducting further research to capture their impact on girls' lives. For example, one business wanted to see how much time their product saved girls every week and thought this could be achieved through a time diary. Another entrepreneur was interested in exploring the health impact that his product had on girls in the household, while yet another business was interested to see whether girl sales agents sold more or less than their male counterparts.

Several businesses explained that time and resource constraints made it difficult to conduct research with girls and to make the most of the data. One entrepreneur stressed they had a lot of data but no time, resources or staff to sift through and analyse it. Two businesses were considering employing a research intern and an existing MBA fellow to support with girl research.

SPRING may want to consider how businesses could be empowered to collect robust data and useful girl insights that benefit the businesses and SPRING alike. Doing so would make the businesses more data driven and better placed to report on their girl reach independently of SPRING. This would help businesses build in-house girl research capacity and make the process more sustainable once they leave SPRING. This is especially important given the close relationship between data and new investment, and the current interest of donors and investors in Social Return on Investment reporting and VfM.

The evidence suggests that SPRING was successful in helping businesses to better understand girls' needs

In the End-of-Cohort Survey all 18 entrepreneurs said that SPRING helped them better understand the needs of adolescent girls (see Figure 4).

Figure 4: SPRING helped me better understand the needs of adolescent girls.

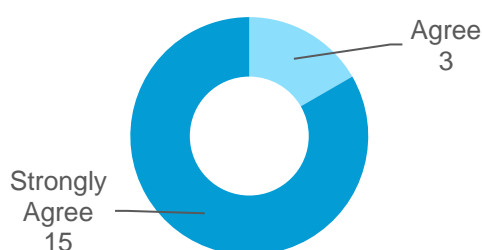
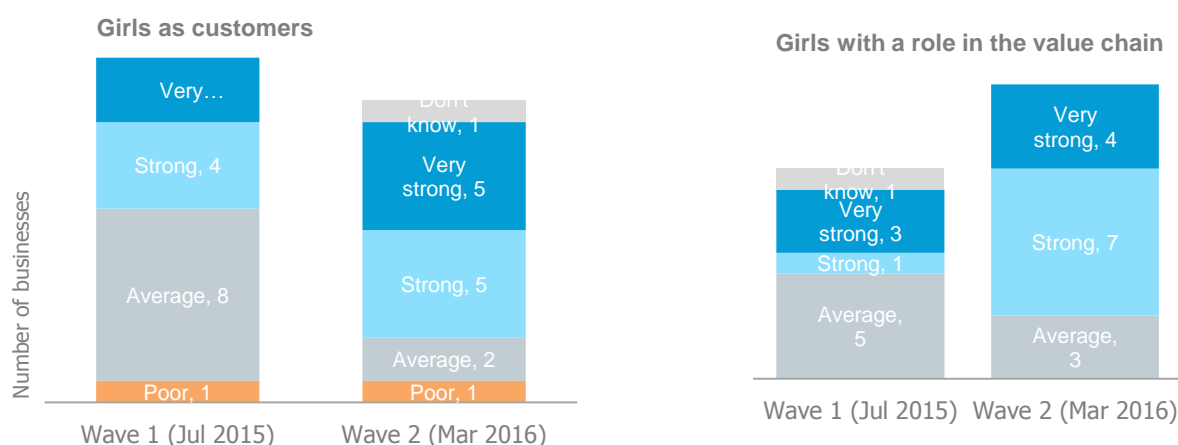


Figure 5 below shows a self-assessment included in the Business Operations Form where businesses rate themselves with regards to their understanding of girls' needs. The question "How would you rate your understanding of girls' needs?" was asked separately for businesses targeting girls as customers and for businesses including girls in their value chain.

Figure 5: How would you rate your understanding of girls' needs?



There has been a shift in both groups. At baseline, the majority of businesses rated their understanding of girls' needs as "average" (8 out of 16; and 5 out of 10, respectively). At midline, their number had reduced to 2, and 3, respectively. 5 businesses targeting girls as customers now rate their understanding as "very strong", compared with 3 at baseline. For those targeting girls in their value chain, 1 now considers their understanding of girls' needs as "strong" compared with 1 at baseline. It is worth noting, however, that the number of businesses responding to this question increased by 4.

3.4 Did SPRING enable businesses to develop prototypes that meet girls' needs?

3.4.1 What is Human-Centred Design in SPRING?

A specific focus on HCD (See Box 4) has been built into the SPRING programme design since the tender stage. It is meant to stimulate innovation and push entrepreneurs to look 'further' for solutions that address the needs of adolescent girls. The IP's ToR stressed that the diagnostics of business needs, and the research, design and prototyping with businesses should have a strong focus on HCD. All SPRING stakeholders stressed that this focus on HCD set SPRING apart from other accelerators and girls' empowerment programmes.

Box 4: What is Human Centred Design in the context of SPRING?

Human-centred design (HCD) is an approach to design that emphasises empathy and considers users to be the experts of their own experience. It places users at the centre of the design process to create products, services, programmes, processes, systems, or business models that suit users' needs.

“Users” include any person who interacts with a given product, service, process or system. They can be end users, purchasers, or people who are influenced (such as community members), suppliers of raw materials, distributors, partners, employees, or other business stakeholders.

When using an HCD methodology, designers first conduct research with different types of users to inform the design based on people's real-life behaviours, attitudes, and needs, rather than based on assumptions. With this understanding of users, designers then identify the aspects of a product, service, or system that could be improved. They identify the so-called “design challenges”.

Designers then generate a variety of ideas for addressing these design challenges, develop different prototypes based on the best ideas, test, improve, and refine these prototypes with the participation of the people that they are designed for, and iterate on the solution based on user feedback. This process of designing, testing, and improving solutions is cyclical. Iteration and refinement typically continues even after the “launch” of a product, service, or system so that it is continuously improved based on the input from more and more users as it scales.



In SPRING, HCD is applied in a number of different ways:

- The **programme as a whole** (including the original proposal and key programme activities) was designed using an HCD approach.
 - At the **proposal stage**, this included primary and secondary research to establish the working principles and approach of the programme, in addition to iterative prototyping of the fundamental elements of the program design.
 - Additionally, **after each cohort, the programme design is revisited using an HCD approach.** The Business Landscaping, Entrepreneur Landscaping and Girl Landscaping studies all produced insights into the needs of core users and beneficiaries of SPRING, and informed the overall programme design, communications and branding, and resources offered. As designer of the accelerator programme in Cohort 1, fuseproject used insights from these studies to inform iterative brainstorming within the fuseproject team, the development of different potential designs, and the selection of the best fit for SPRING, considering the needs of different users (i.e. all network and partner organizations; entrepreneurs; adolescent girls).
- SPRING entrepreneurs were introduced to **HCD thinking and principles at Boot Camp**. During the “**Understanding End Users**” module, entrepreneurs thought about who their end users and purchasers are, what they might need, and how their needs could best be served. They identified their different user segments, mapped their users’ journey in interacting with their business or product; and developed a plan for conducting research with girls as users.
- At Boot Camp, fuseproject presented a number of **other modules**, covering different aspects of HCD in relation with strengthening different aspects of the business model, product or service. While these modules did not specifically introduce HCD methods or principles, they reflected the ‘spirit of HCD’ by maintaining the users, iteration, and prototyping at the core of all strategic thinking about the business. These modules focused on:
 - **Understanding stakeholders:** Identifying users who are impacted by the product, service, process, or system through a business relationship and how they interact with the business;

- **Mapping the competitive landscape:** Identifying direct and indirect competitors and points of differentiation that give entrepreneurs a competitive advantage;
 - **Analysing and optimising the product:** Identifying strengths and weaknesses in the product and developing a strategy to fill gaps and improve quality while maintaining a sufficiently low cost;
 - **Telling your brand story:** Helping entrepreneurs develop a brand story, including their mission, vision, values and value proposition to share with investors, employees, end users and others to explain how their company is unique;
 - **Analysing and optimising the Service Experience:** Identifying ways in which entrepreneurs interact with end users and stakeholders, as well as the systems that support those interactions, in order to understand how these interactions impact the service experience and how they could be improved; and
 - **Developing and Prioritising Growth Opportunities:** Creating a comprehensive plan that combines all modules and culminates in a “Business Prototype”, articulating how a new strategy will be pursued and why it is strategically desirable and logistically feasible.
- The **Human-Centred Design Workshop** in October 2015 gave entrepreneurs a chance to participate in an actual HCD process first-hand, in a day. After an introduction to HCD and different ways of conducting research, the entrepreneurs accompanied an end user to a mobile money service point where they observed his or her interaction with the outlet, took photographs and had a chance to speak to their assigned user and other customers. In a next step, entrepreneurs worked in groups to synthesise what they had learned about the user’s experience and identified design challenges – that is, opportunities for improving this experience. The groups then brainstormed potential solutions, prioritised them, and developed and presented prototypes to overcome the challenge(s) they had identified.
 - The **girl research** led by fuseproject for five entrepreneurs provided a ‘real-life’ opportunity to engage with adolescent girls and test elements of the prototype developed during Boot Camp.
 - The **Prototyping in Context** sessions in October 2015 included iteration and design between fuseproject and entrepreneurs. These sessions focused on utilising research that entrepreneurs had conducted on their own and revising elements of the business’ prototype to better suit user needs.

Through Boot Camp, Prototyping in Context, and the girl research, SPRING entrepreneurs familiarised with taking an HCD perspective and building this approach into how they thought about product and service design, and their business model as a whole. By combining training in the use of HCD methodologies with technical assistance in other areas (e.g. brand awareness, identifying competitive advantage, etc.), HCD in SPRING took the form of a holistic package of support aimed to enable businesses to develop a solution that cannot only meet girls’ needs, but also has the potential to make the business more profitable and viable.

3.4.2 To what extent and how did the SPRING businesses absorb and apply HCD training?

The majority of businesses interviewed were new to HCD at the start of Boot Camp. One business said they had received significant HCD training through an MBA program and as a result, were “very much using HCD principles before SPRING”, but not in as much depth as after SPRING. The remaining eight businesses fell into two camps. The first group said they had “never used it”, and had “had no idea what it was”. The second group had “used certain principles”, such as doing market research and product testing.

All businesses absorbed the HCD training to varying degrees, and with varying degrees of ease. Five of the nine businesses interviewed said that HCD was not easy to absorb because of limited time to conduct HCD at boot camp, because it was their first exposure to HCD, because they were not ready to prototype, or because only one of the business partners attended boot camp. Two businesses said that the practical prototyping made it easier to understand and absorb what HCD was all about.

One business said that SPRING could benefit from having people in the HCD team who have **more ‘local knowledge’**. SPRING is already planning to involve local moderators more closely in the HCD training and girl research in Cohort 2, as a means to extend the support to all businesses and build more local ownership.¹⁶

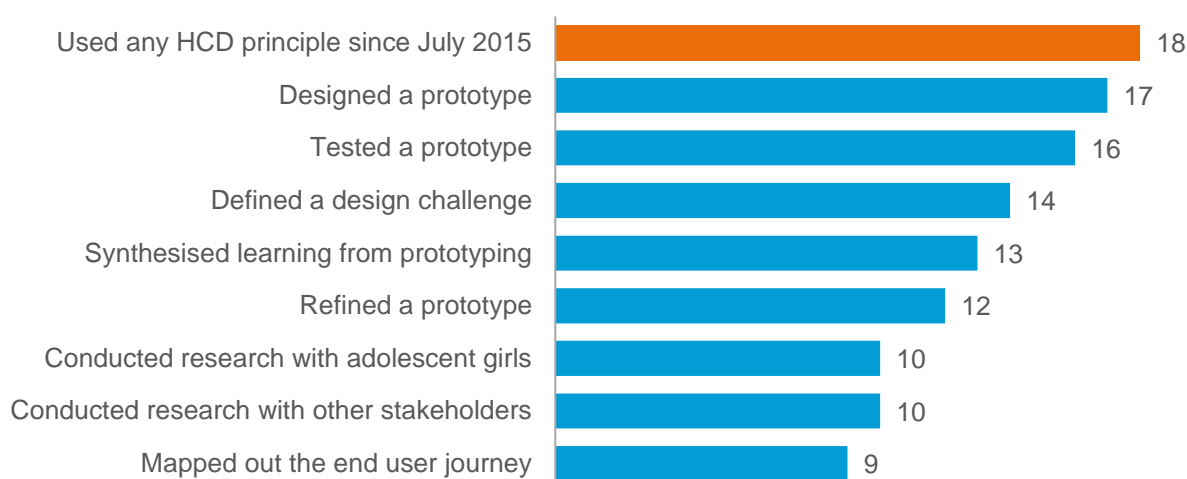
In the End-of-Cohort Survey **all** 18 businesses said they were **satisfied or very satisfied** with the HCD support, and many highlighted how much they had appreciated working with fuseproject:

The team from fuse was hands down the highlight of SPRING. More actors should learn from their ability to listen to entrepreneurs and provide valuable feedback. This was really the game changer for us w/ the whole experience. - End-of-Cohort Survey

In the SPRING End-Of-Cohort Survey, **all** entrepreneurs further reported that they **had used HCD principles to refine their product, service, or business model** in one way or another.

As shown in [Figure 6](#), 17 out of 18 businesses reported that they designed a prototype, and 16 said they went on to test it. Only 12 businesses said that they had *refined* their prototype, which may reflect the fact that designing, testing and refining a prototype is an iterative process that takes some time. Some businesses did not get to the point of refining their prototype during the cohort phase. In the qualitative interviews, all of the 9 businesses interviewed explained that they changed the way of doing business as a result of learning about HCD and improving different aspects of their business strategy.

Figure 6: All SPRING businesses report to have used at least one HCD principle since Boot Camp to refine their product, service or business model.



In the qualitative interviews, businesses provided numerous examples of how learning about **HCD helped them refine existing products, or create new products and services**. Examples included: a training curriculum that was refined to prioritise areas that girls were most interested in learning about (KadAfrica); a cheaper product better suited for the BoP customers (EarthEnable, see [Box 5](#)); better payment terms for BoP suppliers (Haute Baso); new distribution channels through setting up girls as micro-entrepreneurs (Village Energy); a new girl-friendly mobile phone app providing health advice (Doctor Search); to name a few. One SPRING country manager observed:

I think they absorbed it, they applied it. I think so often they are trying to solve solutions without frameworks and this was a really...a model that people can live and do. [...] What I see they adopt is that they are able to break down experiences into smaller pieces and then see those pieces through the lens of their end user and so they're much more focused on client's experience or the girl's experience. - Country Manager.

¹⁶ It is planned that these moderators will get to know businesses at Boot Camp and then assist them in preparing and setting up their girl research sessions, taking some of the logistical burden off fuseproject. This will allow moderators and entrepreneurs to be more involved in the preparation of research tools, and to make these as context-specific as they see fit.

Box 5: Case study of a SPRING business that refined their product – EarthEnable

Earth Enable's founder, Gaya Datar, was trained in HCD while studying for an MBA at Stanford University. She came to SPRING with a good understanding of HCD principles. Before joining SPRING, EarthEnable was not specifically targeting adolescent girls, nor were they targeting the BoP.

During Boot Camp, Gaya worked with fuseproject to find ways of making her floors accessible and affordable to households at the BoP. EarthEnable is "driven by social impact on the BoP" and the development of an affordable product aligned well with their business' goals. From the HCD sessions with fuseproject emerged the idea of offering a Do-It-Yourself (DIY) floor that customers could easily transport and install themselves, thus saving the cost of professional installation and maintenance that comes with EarthEnable's full-service product.

The business experimented with different materials and compositions of their DIY floor to make it cheaper, more lightweight, and easy to use. By reducing materials they made it transportable by bicycle as opposed to having it delivered by company trucks. EarthEnable also implemented a DIY training down payment to encourage attendance and changed their model from individual training to group training to reduce cost. Girls were involved in building some of the DIY pilots and provided feedback on how the product could be improved.

There were challenges attached to rolling out this prototype. The CEO feared that it might put some of the company's masons out of work and represent competition for the upmarket full-service flooring product. One IP Team Member described how the CEO used HCD to overcome these challenges:

Incentives [were] not aligned for [all EarthEnable staff] to be excited about this new product. So she really had to go slowly and when you look at her timing of drawing grant money and implementing that product it's much slower than she had anticipated [...] but she was actually able to empathise and understand at different levels of her organisation and her consumer base what this meant. And so she continued to use HCD in understanding people's different user experiences. [...] She's just now rolled out the do-it-yourself product and I think people are a little bit surprised that she actually did it 'cause she was really doubtful at the beginning but she trusted the process and she kept going back to it and allowed her timeline and the principles of HCD to dictate how it should be rolled out.

Gaya herself confirmed that the idea of developing an affordable DIY floor was 100% attributable to SPRING, the cash injection it offered, the encouragement and support. She says "I would not be surprised if in 5 years' time we are just doing the DIY floor. That is completely down to SPRING. We would not be doing this (product) without SPRING". Initial surveys of customers showed that they received the idea of a DIY product favourably.

Many businesses said that they had **adopted principles and aspects of HCD in all parts of their business, beyond just improving their SPRING prototype**. Several said that as a result of going through an HCD process they had completely changed and redesigned their business model:

Boot camp was like surgery. [The business] was completely opened up, analysed, was torn apart and then put back together again. – Business, Kenya

If you look at how our business was before SPRING, it is a complete contrast, like black and white. It really transformed us, even just how we work now or how we think of things and the decisions we make on working with people. This is very much a result of it. Identifying all parts of the business and realizing on how to work with each. – Business, Kenya

We do a lot of prototyping at the office, especially a lot of Post-It usage and mapping journeys. [...] I think it allows us to just be more dynamic in changing things because if you're constantly mapping things out you're also constantly recognising areas of improvement. So we're always trying to come up with new ways to plug different holes in our operations or the implementation of our programme. - Business, Uganda

Businesses said how HCD had helped them to focus on girls and had installed a practice of going back to the end-user to get feedback before rolling out a product:

That practice has also extended into other age groups. [...] Now it is a practice in our business on how we bring in a new product. So even if someone introduces a new product and we are like "this is great!" – To us it's great but we don't know what the end-user is going to say. So we have to take it down there. – Business, Uganda

Girls were not in our business, we didn't think about girls, now we actually have girl employees and we are actually thinking girls are better at selling and marketing our product, they have better social networks and are trusted by the

community, they can enter a women's house easily, without any problem, they are also good brand ambassadors. – Business, Kenya

As the main take aways from HCD businesses mentioned: the importance of using pictures and interactive methods to capture feedback (2 businesses), the importance of prototyping (1 business), that you 'cannot afford to ignore your users' needs (3 businesses) and that 'it is important to break things down into the type of user groups' (1 business).

Box 6: Case study of a SPRNG business that refined their business model – Village Energy

Before coming to Boot Camp, Village Energy had not really used HCD and was not collecting customer feedback regularly. By March 2016, Village Energy had incorporated HCD thoroughly into the way they do businesses. The company now runs focus group discussions with girls before selecting shop locations or bringing new products to the market, and consider the girls' feedback when taking business decisions:

We basically just put the products before them and ask them which one would you buy? Why? What would you change about this design? Why? How would you price it? How would you deliver it? [...] So we never put a product on that we haven't asked people about. - Village Energy

Village Energy had started off as a provider of solar panel repair services and spare parts. While working with strategic experts from fuseproject they recognised that the market for solar panels might be too small to survive by providing repairs and spare parts only. As a result, Village Energy moved back to a broader model where repairs and spare parts complement the distribution of solar products. They restructured their workforce and took on more salespeople (rather than technicians).

Village Energy had initially thought that girls could be engaged as technicians and franchise owners, but realised over the course of SPRING that young girls from the targeted rural areas lacked the necessary experience and training. Instead, with advice from fuseproject, they decided to engage girls as micro-entrepreneurs of solar phone charging outlets in rural communities. This would enable the girls to acquire basic business skills and confidence so that by age 19 or 20 they would be ready to open up their own solar shop franchise. This enabled Village Energy to engage girls without any prior vocational training, technical skills, or secondary schooling.



Engaging girls as micro-entrepreneurs has helped Village Energy expand their networks and community reach. They have been approached by a producer of sanitary pads who is interested in using their rural distribution network to solve their own last-mile distribution challenge.

So we are learning that the value of what we are building is really in the distribution network [...] and we want to [...] make that distribution network more favourable for girls to work in because, in the first instance, it's quite ironic that most of the products impact girls the most but all the supply chains don't have girls in them. - Village Energy

Engaging girls also helped them establish the phone charging as a significant new source of business income. They plan to expand the networks and make it a major stream of revenue for the business and to double the number of girl micro-entrepreneurs by the end of 2016.



The SPRING Investment Director used the case of Village Energy to argue that innovation can come from a business model rather than a product (as the SPRING business case had initially envisaged):

Phone Charging Unit

It's way too soon to tell if they will ever make it as a business but the idea of saying this is a generic product, the innovation is girls as solar repair engineers, solar charging, micro-franchises, solar sales people in a national branded sales and service force, that's the innovation and the individual product's not the innovation. [...] That could have a huge impact.

The highly positive feedback from entrepreneurs reflects that HCD in SPRING was more than just capacity building in the use of HCD methods and approaches. In combination with the more strategic business support provided by the fuseproject team, HCD led businesses to completely rethink how they went about their business, to test and revise their assumptions, to reposition their business, and in some cases, to completely reinvent their business model. Based on all the available feedback and evidence, it seems that HCD has been very successful.

3.4.3 How could SPRING further improve the effectiveness of HCD?

Making sure that businesses can follow a logical HCD sequence with support from fuseproject, from diagnostics and brainstorming, through girl research, synthesis of findings, and design based on the insights gathered

Fuseproject offered a half-day session to each business who received the SPRING girl research to discuss implications for a prototype design. These iteration sessions resulted in the following:

- For KadAfrica this was the design of a weekly schedule of their curriculum to have each week focused on one topic girls were particularly interested in, and one topic KadAfrica really needed girls to learn.
- For AfricAqua, this was a financial model focused on understanding the growth rate and margins necessary to pay girls a competitive wage or for girls to be able to achieve a competitive commission.
- For Ensibuuko, this was a marketing/messaging strategy to help them articulate the features of their service, including earning interest and enabling individual accounts with SACCOs.
- For Haute Baso, it was developing a curriculum framework for low-skill, medium-skill, and highly-skilled artisans, as well as an idea around *where* they might work (Haute Baso has now developed a co-working space for artisans close to their retail shop).
- And finally, for Jibu, it was developing a new onboarding program that could meet the needs of less-skilled entrepreneurs.

One fuseproject team member stressed that in an ideal HCD process, all businesses should have first developed research concepts and alternative prototypes at Boot Camp; then gone out into the field to test them and collect feedback from girls; and then refined their prototypes with help from fuseproject based on the research findings.

However, in Cohort 1 not all businesses received the girl research with fuseproject, and **the ideal HCD sequence was somewhat broken up** because there was no second workshop phase during which all businesses would have come back together to reflect on their research findings. Apart from one-on-one office hours around the Prototyping in Context workshop there was no opportunity for fuseproject to follow up with entrepreneurs that had not received SPRING girl research, and to help them design a solution based on their insights.

SPRING has already responded to this lesson. In Cohort 2, **Boot Camp will be split into two parts**. The first part will focus on diagnosing business needs, analysing the business model, and producing hypotheses around how a product, service, or business model might benefit adolescent girls. Then **all businesses will conduct girl research** with support from fuseproject and a local moderator. By the end, businesses will have had a chance to test their prototype with girls as end users, and they will come back together for a second Boot Camp (probably in January 2017) to reflect on their insights and improve the design of their prototypes based on the girls' feedback.



Making sure that the SPRING grant is used effectively for prototyping rather than being spent on other aspects of business development

Several IP Team Members stressed that the **grant manual** for Cohort 1 was finalised at the last minute, and as a result was not well integrated with the remainder of the SPRING curriculum. As a result, the grant agreements were not sufficiently clear and strict in linking the money to the development and testing of the girl prototype. One Country Manager explained:

We did the grants hurriedly so people thought everyone has access to eighty thousand dollars, I'm going to do ABCD that came out of the boot-camp. But as time went we were realising that people were using it maybe just for something else which isn't a problem if the payroll or the expertise is responsible for implementing aspects of the prototype but then it became just like any other grant. – Country Manager

As a result, several businesses stated that they would have liked to conduct research and test prototypes with girls but were lacking the required resources. The SPRING grant was specifically intended to enable businesses to do

this kind of research and using the grant to strengthen other parts of the business operations may have come at the expense of more effective prototyping. In Cohort 2, the grant agreement will be strictly tied to the purpose of prototyping, and will be ‘seamlessly’ integrated into the SPRING curriculum and prototyping process, to ensure businesses use the grant to develop, test and improve a girl prototype.

Helping businesses transfer their learning about HCD to other staff in their business to generate wider buy-in

Several members of the IP team observed that one major challenge to absorbing HCD were changes in the business leadership, or a lack of buy-in either from the entrepreneur who attended Boot Camp or from other decision-makers within the business. Their feedback suggests that SPRING needs a backup plan in case their point of contact within a business changes suddenly, or if they struggle to get traction within their organisation.

Several businesses mentioned that they struggled to pass on their learning around HCD to other company staff and identified this is an area where SPRING could provide more assistance. They mentioned being worried about leaving out important aspects, or not delivering the training in a “professional” way if they were to train their peers:

[If you are] one director of the company trying to explain some things you basically drop the ball on some areas because you are not an expert. – Business, Kenya

One Kenyan and two Rwandan businesses rolled out a ‘Baby SPRING’ (a term used by one of the entrepreneurs) independently. This involved **businesses replicating the SPRING accelerator concept** in two ways. First, one Rwandan business ran an entrepreneur incubator program for young female designers. This involved providing workshop space, mentoring and networking opportunities and technical assistance. The second type of ‘Baby SPRING’ came in the form of a mini one-day HCD boot camp for staff. Businesses said this was particularly useful to ensure HCD knowledge was diffused to other members of the business. Not doing so created **bottlenecks that made it more difficult for them to apply what they had learned about HCD**. Some entrepreneurs struggled to get their staff ‘who were still in the same place,’ to buy into the new concepts and approaches.

3.5 To what extent did in SPRING help businesses improve their investment readiness?

The SPRING Theory of Change suggests that SPRING will help businesses become ready to raise investment, assuming that by raising external funds they will become more sustainable and able to reach large numbers of girls. It is further assumed that examples of SPRING businesses attracting mainstream investment can showcase the commercial value of girl-focused businesses and encourage replication by other investors and businesses. SPRING provided investment readiness support in a number of ways that are set out in [Box 7](#).

There is an implicit assumption in the Theory of Change that a majority of SPRING businesses will be ready to raise investment within the nine-month cohort phase and successfully raise investment. In reality, many of the businesses in Cohort 1 were in a too-early stage to reach this status within nine months and many were looking for grant funding rather than mainstream investment. This is already reflected in the logframe milestones and indicator reference sheets that were finalised after the selection of Cohort 1 in October 2015.

During Cohort 1 the majority of businesses did not focus on attracting mainstream investment, either because they were looking for grant funding, or because they were still working out their business fundamentals (e.g. hiring staff, setting up financial management systems, etc.). For many, improving their investment readiness at this early stage simply meant to strengthen their business model, operational systems, and basic documentation. Many of the business interviews in March 2016 confirmed that they had not felt ready to focus on investment during the cohort phase, but that raising investment seemed more feasible now:

At this particular point within the nine months I was more concerned on making this model work and that’s why I’m saying if SPRING had fifteen months, for instance, now I’m ready [...] So to me SPRING came at the right time but the readiness for financing and investment was not at the right time. – Business, Kenya

I think for us it was, first, we’re not going to go out and raise. We’re going to focus on using this human-centred design to really [...] build a stronger business [...]. But we are getting there now. Now raising is very much a possibility for us. – Business, Uganda

Today I would say, [...] I am thirty per cent there and before joining SPRING I was fifteen per cent there. – Business, Kenya

[Some businesses] have people who actually take care of all their investments and advise them. For someone small like us, we just have a conversation on what we really need and then we ask friends. – Business, Rwanda

Box 7. Inputs provided as part of the SPRING Investment Readiness Support

SPRING provided investment readiness support through four channels:

- The Investment Director and a member of Growth Africa facilitated several Boot Camp modules that covered different aspects of investment. These included:
 - **Investment & Investors** (8 hours): An introduction to what SPRING would offer with regards to investment and matchmaking, what investors would expect, which investors might be a good fit for the business and how to pursue them, deal structuring and terminology, and help for businesses to revise their pitch decks.
 - **Deal structuring & terminology** (1 hour): An overview of the different types of capital available in the market, what goes into structuring financial deals at different stages of growth, an introduction to some investor jargon, and on how to negotiate with investors.
 - **Pitch decks 101** (1 hour): An introduction to what an effective pitch deck should look like in terms of information, storytelling, and visualisation, and an opportunity for entrepreneurs to refine their decks and have them critiqued.
 - **Investor Expectations** (1 hour): Panel and QA session with the Investment Director and a group of investors to discuss what entrepreneurs need to know before approaching local and global investors and how to prepare for discussions with them.
- The **Country Manager followed-up with businesses continuously** over the rest of the cohort, tracked how they were progressing with regards to becoming investment ready, introducing them to local investors (where appropriate) and feeding progress updates back to Investment Director.
- The Investment Director remained at the disposal of businesses (with a focus on those seeking mainstream investment) throughout the cohort, and focused on **match-making with global investors** interested in funding a SPRING business.
- Selected businesses **attended the Sankalp Forum** in Nairobi in February 2016. Sankalp assembled 450 delegates (including small enterprises, local and global investors) from 25 countries and provided opportunities to pitch to a range of investors. Attendance at the Sankalp Forum replaced the idea of organising a separate SPRING pitch camp, as will be discussed below.

These quotes underscore that businesses as young as those included in Cohort 1 have limited capacity to benefit from match making and pitching opportunities. For these businesses, the SPRING investment readiness support did not come at the right time. One business admitted that they “under-utilised” the Investment Director as they were busy getting their product right. Several businesses stressed that the Alumni Phase would be a better time to receive more intensive investment readiness support. In fact, the Investment Director will follow up with some of the businesses after the End of the Cohort.

While the cohort was still running, SPRING made two adjustments to mitigate the fact that most businesses were not readily absorbing the investment readiness support as intended:

- Firstly, the idea of organising a pitch camp where SPRING entrepreneurs could pitch to potential investors was dropped, as the majority were not yet ready. Instead, those businesses who were looking for mainstream investment attended the Sankalp Forum in Nairobi in February 2016.
- Secondly, the Investment Director and Country Managers increasingly prioritised those businesses that they considered ready to raise, rather than trying to provide the same support to all entrepreneurs, including those unlikely to pass a thorough due diligence process.

The prioritisation of some businesses for more intense investment readiness support led to others feeling disadvantaged

Because of the differences in investment readiness business receiving varying levels of investment support. Some perceived this as a lack of transparency. One business felt they were provided with only minimal support, saying: “We received support at boot camp and then again a few days before Sankalp and that was it.” Another business

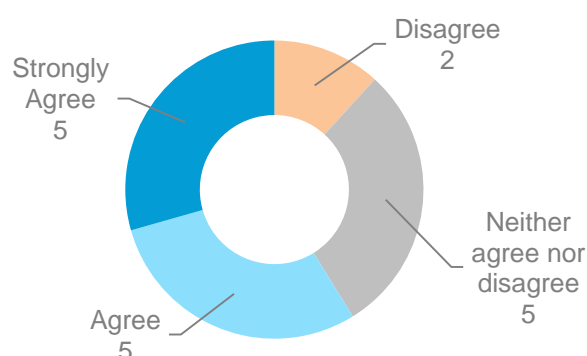
said the only investment support they received was the SPRING grant money itself. One business wanted, but did not receive, one-on-one sessions with the Investment Director. They were dissatisfied with the ‘wholesale’ group sessions at Boot Camp and suggested each company should have time with the Investment Director each month. They had also hoped to meet well ahead of the Sankalp event, rather than only a few days beforehand.

This feedback suggests that SPRING needs to clearly communicate that not all businesses will receive the same amount of investment readiness support and that what they receive will be driven by their level of commitment and maturity. This should help level expectations. As mentioned above, SPRING is already planning to make this explicit in the Entrepreneur Charter going forward.

Where businesses felt that they improved their investment readiness, this was often due to strengthening basic aspects of their business model, operations and financial management

Despite the challenges around the investment readiness support, a majority (10) of businesses reported in the End-of-Cohort Survey that their investment readiness had improved, while 5 were undecided and 2 disagreed (see Figure 7).

Figure 7: SPRING helped me improve my investment readiness.



In the qualitative interviews, businesses who were satisfied with the investment readiness support stressed that it had made them think critically and plan strategically about investment:

It's not just about raising money, we've learnt, it's really about raising it from the right people. Who really is the right match for you? – Business, Kenya

One business welcomed the adaptability of the Investment Director, and her ability to “*not put me as a circle into a square hole*”. Another business appreciated the Investment Director’s connections and influence within the investor community and willingness to tap into her contacts.

However, this business did not feel that the financial modelling and other exercises at boot camp helped businesses to improve their own practice; rather, there was a limited amount of applicable learning and good practice that businesses could take away and apply. They were unsure if they would be able to pass strict due diligence processes. Another business echoed this and said more practical examples were needed, such as sharing good practice examples of a pitch deck or a due diligence portfolio.

As suggested by the quotes presented above, many businesses said that SPRING helped them most by strengthening their business and setting the groundwork for pitching in the future. One Kenyan business said:

We have realised the importance of having good financial reporting, putting strategies in place that can give confidence to investors. So the importance of having a good team, the importance of having internal structures, and the importance of...some element of let's call it publicity, of being out there, so they actually get to know that we're there. So I think we have moved ahead. – Business, Kenya

This is reflected in another quote from a Rwandan entrepreneur:

SPRING [...] has opened my mind of the way of thinking, way of doing business in a proper manner, and with this we are now able to attract some investments – Business, Rwanda

These quotes emphasise that entrepreneurs need to build a solid business before starting to raise investment and that the two can hardly happen at the same time.

In December 2015 only one business reported having raised new investment (a convertible loan) through direct intervention of SPRING

According to the second round of KPI data reporting, only Jibu raised new equity funds between July and December 2015 and this was not through SPRING. Two SPRING business (EarthEnable and Sanivation) each raised several grants, and Green Credit obtained additional bank loans – but none of them through SPRING. Only Toto Health reported that they obtained funding with the help of SPRING, which recommended them to Unreasonable East Africa who lent them a convertible loan worth USD\$3000.

It is worth noting that the IP team found two Cohort 1 businesses to have substantive flaws in their business operations, to the extent that it would not have been ethical for SPRING to support them in seeking investment. In response to this, the IP are planning to conduct a stricter due diligence process for Cohort 2, to identify such issues before businesses are admitted into the cohort.

Given that it takes time for early-stage businesses to become investment ready, the cohort phase might not be the best time to provide more intensive support such as match making and introductions with investors. This raises some questions about the nature of the investment readiness support that should be provided during the cohort phase itself. It also raises questions about the Theory of Change assumption that businesses will become ready to raise investment during the cohort and able to scale and reach more girls. If businesses are not ready to raise by the end of the cohort it might subsequently take them longer to get to this point without the SPRING support and the anticipated effect of scaling up may not materialise. The SPRING team may want to reflect on any implications that this may have for the Theory of Change (e.g. will businesses be less likely to survive and reach scale?), and how this could be addressed. Shifting the more intense support into the Alumni phase could be one response.

3.6 How effective was the technical support provided in-country?

SPRING combines short-term inputs from global experts such as fuseproject, the Technical Director or the Investment Director, with more continuous technical assistance provided locally by the Country Managers and local accelerator partners. This is intended to ensure local ownership of SPRING. One IP Team Member explained the rationale for combining the local and the global in the following words:

The likes of fuseproject, [the Investment Director or Technical Director] fly in for certain periods of time to deliver a particular area of expertise which is framed very much as a unique expertise or support. It's not the fuse show; it's not the investment show. It's very much that they're there coming in to provide the unique angle to bolster the support that's been driven by the Country Manager [...] so it doesn't feel like [...] you have this Silicon Valley company coming in and telling African entrepreneurs how to run their businesses. We really didn't want it to be that way and I think we've managed to achieve a dynamic which is really local ownership, global support. – IP Team Member

However, as discussed further down, PPE findings suggest that this local ownership is not yet playing out to its full strength and could be defined more clearly. [Box 8](#) describes what local technical assistance SPRING has provided.

Box 8: Technical assistance provided to businesses in-country

SPRING businesses benefitted from some general support services provided by the local accelerator partners to all their clients. For example, they could participate in training courses on taxation, financial management or human resource management, and receive newsletters and invitations for upcoming events and opportunities.

However, entrepreneurs were not meant to receive the same “blanket level” support that accelerators typically provide, as the Country Managers should provide focussed support to strengthen the specific skills and capacities that the businesses needed to develop the girl prototype and get it out to market.

This more specific technical assistance catered to the businesses’ individual needs rather than being guided by a curriculum or guidance document is universal to SPRING. As a result, the support varied strongly depending on need, as well as the resources available to the Country Manager, and the geographical location of a business, as those based in the capitals often had more frequent contact.

One Country Manager explained that for very early stage businesses, the support focused on fundamentals such as reminding them of the tax deadline, helping them file their tax report, and “*trying to get them focused because*

in the beginning some of them really were struggling with where do I start?” Another Country Manager said that: “the last piece is really just being a thought partner with them when they’ve got a challenge that comes up”

As for the Investment Readiness support, SPRING plans to increasingly provide more intense local technical assistance to the businesses who are most engaged and commitment to the programme goals. This is based on the rationale that “*propping up the entire cohort rather than focusing on the businesses with the greatest potential is not good Value for Money*” (IP Team Member). While this may be true from an efficiency point of view, it raises some questions around the equity of the support provided. As discussed above, this is already being questioned by some entrepreneurs with regards to investment readiness.

While capacity building support should be flexible and to an extent demand-led, it should still be clear to all entrepreneurs what range of support is available to them so that they can decide what is relevant to their needs. This should be facilitated by the new Entrepreneur Charter for Cohort 2, which will clarify what support is available and under what conditions. In addition, while the support is demand-led, there should be clear provisions made by country managers to systematically engage the businesses who are not based in the capital cities.

Another point frequently raised was that technical support lacked clear timelines and sufficient advance notice on reporting requirements or required attendance at SPRING events.

Businesses generally found the support provided by the Country Manager helpful even though some reported that the relationship had been difficult

Businesses found the support provided by the Country Manager to be helpful. Two entrepreneurs suggested the Country Managers should spend one day visiting each of the businesses to gain a better understanding of their day to day operations. Entrepreneurs felt this would decrease the knowledge gap between what businesses actually do, and what Country Managers believe the businesses do. One business was dissatisfied with the support received from the Country Manager. The entrepreneur said the Country Manager did not respect them or their business ideas, controlled conversations with other technical experts, ‘*spoke to me like a child,*’ and generally undermined the entrepreneur in front of colleagues and the fuseproject team.

3.7 How effective was the SPRING Mentoring Support?

The Country Managers are also responsible for managing the SPRING mentorship support. All entrepreneurs had the opportunity of being linked up with a global and a local mentor.

Several entrepreneurs praised the relationship with the local mentor and found this more useful and accessible than the global mentoring

Several businesses said that the local mentor was especially helpful, supporting them in various aspects such as making companies investment ready, getting accounts in order and providing general business advice. One Kenyan entrepreneur said their local mentor had been “*very loyal and he’ll stay with us for a while*”. Another business asked their Country Manager to specifically link them with a mentor who could understand the concerns and challenges faced by very early stage entrepreneurs – someone that they could open up to. They described that this relationship developed into a friendship:

To be able to access that kind of person builds hope to solve the everyday issues [...] So someone I can tell I hate my business, I don’t like it anymore, I’m tired of it, and he is like I know what you’re going through. I need you to do this and this. I need you to read this book. Take a week off, go somewhere quiet, read this book, and let’s talk after a week.
– Business, Uganda

The local mentors tended to have more contact with entrepreneurs than the international mentors who were seen to be ‘less available,’ or difficult to connect with due to distance, different time zones, or language barriers.

I don’t speak American English. When you are speaking with someone who is abroad [...] it is not like face-to-face [...] It can be better if we can meet and he can try to see with his eyes what we are trying to explain [...] we are dealing in African food and African food it is not known by them and, for example, I was trying to speak with one mentor who was trying to help me to patent this product internationally and he came to understand but it took us some time. – Business, Rwanda

I have been very good with the local one and, to be honest, (It's) been very bad with the international one. By very bad with the international one, I mean we've always had timing issues and the fact that you'd meet someone face-to-face was much better. – Business, Kenya.

The international mentor did not show up. They did not respond to the e-mails we sent. – Business, Kenya

Global mentorships were also problematic where the mentors were not the right fit for the entrepreneur, or where the entrepreneur was primarily interested in tapping into their mentor's networks for funding opportunities. In many cases, businesses either never found time to connect with the international mentor, or would have needed a manager to stay on top of their mentor relationships – particularly if involved in other mentoring schemes.

Some entrepreneurs faced challenges around handling several mentoring relationships at the same time, while others would have liked to have more specialised mentoring support

Some businesses were assigned up to four SPRING mentors (local, global, legal and girl mentor). One of the Country Managers stressed that this had been overwhelming for some businesses, and suggested that the mentoring support should also be demand-driven. For example, a Kenyan entrepreneur said they “*cancelled all linkages with the local and the international mentors because*” they needed to “*just get this thing [prototype and product] right*”. This Country Manager suggested that an overhaul of the mentoring scheme was needed:

I think for the mentor part we really just got to go back to the drawing-board. It just didn't work. – IP Team Member

Two entrepreneurs suggested having **mentors around one focal area such as a mentor who is a water engineer, a designer, a lawyer** and so on. The business said this would have been extremely valuable to have links to such **specialist mentors**. One business that was struggling with specific water engineering issues, said:

It would be of added value for me if there was a high-quality water expert, rather than a lawyer in the team. I would have gotten more insight if I had gotten someone who had worked with water utilities or an engineer who can come and tell us – ‘don't go down this path. It has been tried before. This technology you have selected it won't work.’ – Business, Kenya

The IP is looking to revise the mentorship scheme for Cohort 2, by bringing mentorship and corporate partnerships together to be more strategic, and by moving the mentoring support later in cohort timeline to be most effective.

3.8 How effective was the combination of local and global support?

There is general agreement within the IP team that the model of combining local and global support is the right one for SPRING, as long as there are no HCD and investment experts available in the SPRING target countries. Several IP Team Members stressed that the Country Managers should build the pipeline and “own the entrepreneur journey” with support from fuseproject, the Investment Director and the Technical Director.

Businesses were generally satisfied with the combination of local and global support, saying it “worked out well”, with the Country Managers providing more continuous and hands-on support compared to the fuseproject team and other global experts. One entrepreneur felt that some of the SPRING resources spent on high-quality inputs and in-person workshops with global experts could have been re-distributed to provide more alumni support. They said that it was “*frustrating for entrepreneurs who are used to bootstrapping to see the programme not bootstrap but constantly complain about a limited budget*”.

On the whole businesses and the IP said that **communication could be greatly improved**. One IP Team Member described internal communication as the “Achilles heel of Cohort 1”. Several IP Team Member thought that internal communication had suffered from management issues within the initial SPRING project team based in Nairobi at the start of the cohort, and also because there was too much grid-wide communication (which was also a result of the first issue):

Everyone [was] listening into everything and it was a constant dilemma because people would complain about how they were drowning in conference calls but at the same time felt that they weren't really getting updates on what was going on and weren't really aware of what was going on. – IP Team Member

Businesses equally described communication with the SPRING team as a challenge. Examples included Country Managers being given 24 hour notice on deliverables, businesses being told about the two-week Boot Camp and presentation pitch one week before the event, meetings with the Investment Director taking place a few days

before the Sankalp Africa Summit, being told about the three-day End-of-Cohort event a few days beforehand, and being informed of M&E PPE interviews the day before. One business said:

The line is disrupted. [...] There are too many cooks in the kitchen when it comes to SPRING communication.

While the Country Managers were meant to serve as gatekeepers and relationship managers for the businesses, several members of the ‘global’ SPRING team said they found it difficult to stay on top of how businesses were progressing, and to access information about them. As a result, some members of the global team struggled to understand what support businesses were receiving:

I still struggle to understand what the continuous support is that we’re providing on the ground [...] I think what has not been defined well enough is what are local incubator partners and our country managers providing in terms of deliverables? What are these specific sets of resources and advice that are available to our entrepreneurs on an on-going basis? – IP Team Member

Several members of the global IP team felt that the roles of the Country Managers and the local accelerator partners were not sufficiently well-defined, or not delivered in the right way:

The role of the country managers is really important but in Cohort 1 it was very fraught and I hope in Cohort 2 it will be better. – IP Team Member

I think the role of local incubator partners is just very ill-defined. – IP Team Member

The model is a good one if you can find the right Country Manager. – IP Team Member

These quotes reveal some disappointment with the local support provided by the Country Managers; however, from the IP interviews, it was not clear what Country Managers should have done better. During the PPE early findings validation workshop, the IP explained that the role of the Country Managers had never been fully defined as a core component to SPRING, as the focus was on HCD and the design of Boot Camp. There was agreement that the function of the local support needs to be clarified in the SPRING Theory of Change.

Several IP Team Members also mentioned “cultural challenges” during the first cohort, as the different teams within SPRING (Palladium, fuseproject, Country Managers, and other experts) spoke “different languages” and had different ways of working. There was a perception that these differences were poorly managed by the initial project team (in Nairobi) during the first months of Cohort 1, which led to misunderstandings, and as one IP Team Member put it: “a lot of toes stepped on and [...] a lot of hurt feelings”. But several team members also stressed that relationship management and team building had improved since the change in Team Leader, with the new SPRING CEO “arbitrating” between different parties, and mediating between the local and the global.

All team members stressed that internal communication had already improved, as the new CEO made efforts to introduce a common language and generate a shared understanding of what SPRING is striving to achieve. There are other mechanisms that have been put in place to enhance information sharing in the team and these are discussed in more depth in 3.15.1. More can still be done to streamline SPRING’s (and the M&E partners’) communication and interaction with the entrepreneurs, who sometimes felt overwhelmed by the number of requests from different members of the team.

3.9 To what extent did participation in SPRING help businesses increase sales from their SPRING product, service, or business model?

3.9.1 Unit sales

As per the Theory of Change, the SPRING support should enable businesses to increase their sales and reach of girls. In the End of Cohort Survey, 12 of the 18 entrepreneurs said that SPRING had indeed helped them increase their sales, while 4 were undecided and one entrepreneur disagreed (one answer was missing).

At **baseline**, only Finance Trust Bank, KadAfrica and Banapads reported unit sales of a specific girl product (see Table 4). Kidogo, Sanivation, and Tiny Totos reported on unit sales for the business as a whole as they were targeting adolescent girls through their main business line rather than a separate offering. All other businesses did not report any sales from a girl product, service, or business line.

Table 4: Unit Sales by SPRING business at Baseline and six months into the cohort (December 2015)

Business Name	AA	BP	DS	EE	EB	FT	GC	HB	JB	KA	KZ	KD	SV	SM	SK	TT	TH	VE
Baseline (Jan – Jun 2015)																		
Other stream	⊖					⊖		⊖										⊖
Girl stream	⊖							⊖							⊖			⊖
December 2015 (Jul – Dec 2015)																		
Other stream	⊖	≡		▲	▲	⊖	▲	⊖	▲	▲	▲	▼	▲	▼	▲		▲	⊖
Girl stream	⊖	≡			▲	▼	▲	⊖	▲	▲		▼	▲	▲	⊖	▲		⊖
Key																		
	The business recorded positive unit sales (at baseline) for this stream.																	
	The business recorded no unit sales for this stream.																	
⊖	The business' KPI form does not provide any information on unit sales.																	
▲	The business reported an increase in unit sales by at least 20% for this stream.																	
▼	The business reported a decrease in unit sales for this stream.																	
≡	The business reported no change in unit sales for this stream (or a change smaller than 20%).																	
<i>Note:</i> The table shows cumulative unit sales for the six-month reporting period, compared with the six months preceding the start of SPRING.																		
AA: AfricAqua; BP: BanaPads; DS: Doctor Search; EE: EarthEnable; EB: Ensibuuko; FT: Finance Trust Bank; GC: Green Credit; HB: Haute Baso; JB: Jibu; KA: KadAfrica; KZ: Khenz; KD: Kidogo; SV: Sanivation; SM: Sare Millers; SK: Shekina; TT: Tiny Totos; TH: Totohealth.																		
Source: KPI data form.																		

Six months into the cohort, seven businesses reported an increase in unit sales by 20% or more from their girl product, service, or business line (or their overall business if the girl aspect was fully integrated). This included KadAfrica, Sanivation and Tiny Totos, as well as several businesses that had launched their girl product or business line after the start of SPRING (Ensibuuko, Green Credit, Jibu, and Sare Millers). EarthEnable initially targeted girls as indirect beneficiaries in the household through their mainstream flooring, but later pivoted to developing a specific do-it-yourself product targeting the BoP. While mainstream unit sales increased, this specific SPRING product was not yet in the market by December 2015. Finance Trust Bank was the only business to report a *decrease* in unit sales for their girl savings accounts. The remaining businesses did not report on unit sales for their girl product or the business as a whole.

In the absence of a control group, it is difficult to assess quantitatively the extent to which changes in unit sales can be attributed to SPRING. From the End-of-Cohort Survey, we know that a majority of businesses stated that SPRING *did* help them increase their sales. The BPE research currently under way will add further to the qualitative evidence base around how and why business performance is changing through SPRING.

In summary, findings show that **about half the businesses were distributing their girl product, or running their girl service or business stream by December 2015**, whereas the other half were not yet recording any sales.

3.9.2 Sales revenue

As shown in Table 5, all business reported positive sales revenue **at baseline** (i.e. during the six months preceding July 2015). Only two businesses (Finance Trust Bank and Green Credit) were already generating revenue from a girl product or business line. Five businesses identified a girl-specific revenue stream, but were not yet generating any revenue. The remaining businesses did not report on the revenue from their girl product, service or business line separately, but only reported on sales revenue for the business as a whole.

Six months into the cohort, 10 businesses had increased their sales revenue (all but two by more than 20%) for the business as a whole, while six reported a decrease in their overall sales revenue. However, two of these businesses had started to report revenue for their girl impact stream. In total, four businesses were generating sales revenue from their girl impact stream. Finance Trust Bank was the only business to record a decrease in revenue from its girl stream. The IP pointed out that Finance Trust Bank also did not follow any of the research

recommendations that had been put forward by SPRING to develop the girl prototype. The remaining businesses did not (yet) report any revenue through their girl impact stream.

These indicators suggest that **the majority of businesses improved their business performance with regards to overall sales** (even though some reported a reverse trend), but only four businesses reported an increase in revenue through their girl impact stream, which would be the most relevant indicator for logframe reporting.

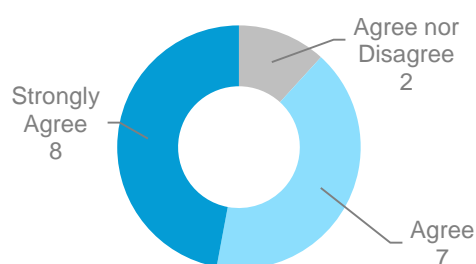
Table 5: Sales revenue by SPRING business at Baseline and six months into the cohort (December 2015)

Business Name	AA	BP	DS	EE	EB	FT	GC	HB	JB	KA	KZ	KD	SV	SM	SK	TT	TH	VE
Baseline (Jan – Jun 2015)																		
Business Overall	⊖																	
Girl Stream	⊖	⊖		⊖				⊖				⊖	⊖		⊖	⊖		⊖
December 2015 (Jul – Dec 2015)																		
Business overall	⊖	≡	▼	▲	▲	▲	▲	▲	▲	▼	▲	▼	▲	▼	▼	▲	▲	▼
Girl Stream	⊖	⊖	≡	⊖	▲	▼	▲	⊖	≡			⊖	⊖	▲	⊖	⊖	≡	▲
Key																		
	The business recorded positive unit sales for this stream at baseline.																	
	The business recorded no unit sales for this stream.																	
⊖	The business' KPI form does not provide any information on unit sales for this stream.																	
▲	The business reported an increase in unit sales for this stream.																	
▼	The business reported a decrease in unit sales for this stream.																	
≡	The business reported no change in unit sales for this stream.																	
<i>Note:</i> The table shows cumulative sales revenue for the six-month reporting period, compared with the six months preceding the start of SPRING.																		
AA: AfricAqua; BP: BanaPads; DS: Doctor Search; EE: EarthEnable; EB: Ensibuuko; FT: Finance Trust Bank; GC: Green Credit; HB: Haute Baso; JB: Jibu; KA: KadAfrica; KZ: Khenz; KD: Kidogo; SV: Sanivation; SM: Sare Millers; SK: Shekina; TT: Tiny Totos; TH: Totohealth.																		
Source: KPI data form.																		

3.10 To what extent did participation in SPRING help businesses improve their reach of adolescent girls?

The End-of-Cohort Survey asked businesses to rate the statement “SPRING helped me increase my reach of adolescent girls”. As shown in [Figure 8](#) below, 15 businesses agreed, while two were undecided (and one answer was missing).

Figure 8: SPRING helped me increase my reach of adolescent girls.



At baseline 9 of the 18 businesses reported having reached girls aged 10-19 in the six months prior to SPRING (see [Table 6](#)). In most cases, numbers were relatively small (i.e. less than 100 girls per year). Only BanaPads, Finance Trust Bank, KadAfrica, and Totohealth reached larger numbers of girls (between 325 and 11 700).

Table 6: Girl beneficiaries reached by SPRING businesses at Baseline and six months into the cohort

Business Name	AA	BP	DS	EE	EB	FT	GC	HB	JB	KA	KZ	KD	SV	SM	SK	TT	TH	VE
Reach of girl beneficiaries at Baseline and six months into the cohort (December 2016)																		
Baseline	⊖																	
December 2015	⊖	▲		▲	▲	▲	▲	▲		▼		▲	▲	▲	▲	▲	▲	
Customers / end users		✓	✓		✓	✓					✓	✓		✓		✓	✓	
Girls in customer households				✓			✓					✓	✓					
Suppliers / producers			✓				✓	✓		✓					✓			
Distributors											✓						✓	
Interns		✓									✓	✓				✓		✓
Trainees									✓		✓					✓		✓
Key																		
	The business reported that it reached at least one girl beneficiary.																	
	The business did not report to reach any one girl beneficiary.																	
⊖	The business' KPI form does not provide any information on the reach of one girl beneficiaries.																	
▲	The business reported an increase in the number of girl beneficiaries reached.																	
▼	The business reported a decrease in the number of girl beneficiaries reached.																	
≡	The business reported no change in in the number of girl beneficiaries reached.																	
<i>Note:</i> The table shows the cumulative number of girl beneficiaries reached for the six-month reporting period, compared with the six months preceding the start of SPRING.																		
AA: AfricAqua; BP: BanaPads; DS: Doctor Search; EE: EarthEnable; EB: Ensibuuko; FT: Finance Trust Bank; GC: Green Credit; HB: Haute Baso; JB: Jibu; KA: KadAfrica; KZ: Khenz; KD: Kidogo; SV: Sanivation; SM: Sare Millers; SK: Shekina; TT: Tiny Totos; TH: Totohealth.																		
Source: KPI data form.																		

By December 2015, 12 out of the 18 businesses in Cohort 1 had increased their reach of adolescent girl beneficiaries. The accumulated number of additional girls reached by these businesses between July and December 2015, compared to the figures reported for the previous year was 5000 (based on analysis of KPI data). One business, KadAfrica reported a *decrease* in girls reached. Based on their strategic work with fuseproject, they had decided to scale back their girl supply chain until other parts of the business had been sufficiently strengthened so that they could scale back up in a sustainable way.

The SPRING logframe expects that all business should have increased their girl reach by August 2016. In December 2015 some businesses were still refining their girl prototype, which explains why five could not report any girl beneficiaries at this mid-cohort point. Given that these businesses were early stage, this is not surprising. Whether SPRING can meet its logframe target will depend on whether or not these businesses persist with working on their girl product, service, or business model after the end of the cohort in March 2016.

3.11 Which (combination of) accelerator components were most effective in improving business performance?

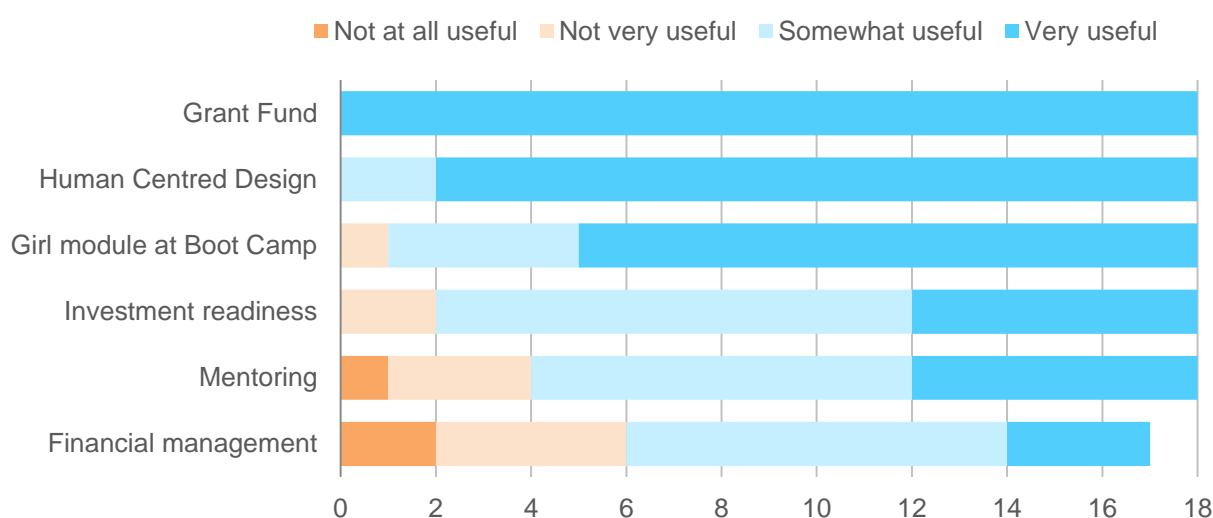
When asked about the “usefulness” of different components of the SPRING accelerator support, all 18 businesses agreed that the grant funding had been “very useful” (see Figure 9). Likewise, all businesses confirmed that the HCD support had been useful (2 mentions) or very useful (16 mentions). The Girl Module at Boot Camp and the Investment Readiness support largely received positive feedback. Feedback was more mixed for the mentoring

and financial management components. However, it is worth noting that not all businesses received the same level of support under all these components, as discussed above, which may explain the mixed feedback.

The survey results reflect the findings presented above, which suggest that the HCD support (including assistance on aspects such as business strategy, competitiveness, consumer awareness, and stakeholder management) was highly effective in helping businesses pivot their businesses, products, or services.

The qualitative evidence is also generally favourable with regards to the Girl Module at Boot Camp. As discussed above, feedback has been mixed with regards to the investment readiness support that many businesses were not yet able to absorb or utilise in Cohort 1, but many still praised the Investment Director and support available.

Figure 9: All businesses agree that the SPRING grant and HCD capacity building were useful or very useful, whereas feedback on other components was more mixed.



Finally, we have presented qualitative evidence that suggests significant room for improvement with regards to the mentoring component. We have limited evidence to explain the rating of the “financial management” component, but it might reflect that there was no streamlined curriculum for this aspect which was mostly provided by the Country Managers.

3.12 How effective was SPRING in comparison to other accelerators?

One objective of the SPRING PPE is to compare how effective SPRING has been in comparison with other, similar programmes. We will build a body of evidence around what has and what has not worked in SPRING and provide a final summative comparison with other programmes once the findings from our IEs become available. In the meantime, we explore how SPRING differs from other, similar programmes and how effective it has been based on the evidence available thus far.

In this report, we will focus on comparing SPRING with other business accelerators (see a list of comparative accelerators in [Annex 3](#)). In future reports, we may extend the focus to consider other girl empowerment or private sector development programmes.

Strong businesses in East Africa have access to a range of accelerators

Interviews with entrepreneurs from East Africa conducted at the Sankalp forum in Nairobi in February 2016 suggested that there is high demand for strong start-up businesses within the investment community. A range of accelerators, challenge funds, incubators, and interventions support small businesses, offering a variety of packages and options. During a panel discussion at the Sankalp event, entrepreneurs¹⁷ noted that the supply of

¹⁷ Panel discussion with three entrepreneurs and a group discussion with 25 entrepreneurs (10 active participants) speaking about the accelerator ecosystem in Africa at the Pitch Perfect breakaway session at Sankalp Africa Summit on 24 February 2016.

accelerator support outstrips the demand from high quality start-ups.¹⁸ This means that SPRING is facing some competition when trying to attract candidate businesses:

Strong businesses can pick and choose which accelerators they want to join. There is a lot of choice, the Y Combinator, Growth Africa, Unreasonable Africa. But it's important to do one, maybe two-accelerator maximum! You should be weary of businesses that go from one accelerator to the next.¹⁹

We aren't the only game in town – there are other accelerators and incubators as well as challenges raising capital from a relatively limited set of investors.²⁰

SPRING has a number of characteristics that set it apart from other small business accelerators

SPRING has some components that are quite typical for a small business accelerator. These include the concept of a boot camp; local and global mentoring support; investment support; support with financial management; and alumni support. However, conversations with entrepreneurs at the Sankalp Forum, interviews with IP members, and the review of existing literature suggest that SPRING has a number of specific characteristics and processes that set it apart from other small business accelerators. We have summarised these below:

- **A holistic package of support:** Two donors and two IP members said that SPRING's strongest selling point was the holistic package it provides to businesses, including HCD, girl focus, investment readiness support, mentoring, and other local and global support. The IP team noted the combination of HCD and girl centred design was particularly unusual.
- **HCD:** One donor and several members of the IP team said that HCD was SPRING's Unique Selling Point. The user-centred approach was mentioned as a key differentiator, as was SPRING's strategic work in taking a business model apart, and putting it back together again.
- **Gathering evidence on new market segments and conducting girl research:** All donors, the IP team, and businesses agreed that a unique part of SPRING is its focus on girls. SPRING and Nike's Girl Effect Accelerator are the only programmes that explicitly aim to create social impact for girls using an accelerator model. One member of the IP team described it as "an accelerator with a purpose" – rather than an all-purpose accelerator.
- **A focus on generating learning about a new market segment:** One donor noted that a key goal of SPRING was to learn more about how girls use their money and make purchasing decisions. One IP member echoed this and said there was **no body of evidence on this specific market segment** and that SPRING played an important role in generating learning about girls as a specific user group, rather than learning about a type of product or service. This was echoed by IP staff during the PPE early findings workshop in London in May 2016.²¹ They stressed that impact investors are not only indifferent to the idea of catering to adolescent girls at the BoP as a market segment, but actually sceptical about it.
- **Unique process:** The type of non-hierarchical and pro-active engagement of entrepreneurs promoted by SPRING was also flagged as a particularity. One IP member noted that in SPRING, entrepreneurs were encouraged to **co-create the SPRING curriculum and to generate ideas and leanings themselves**, rather than to be lectured **in a classroom type setting**, as is the case in many other accelerators.
- **Grant funding of \$80 000:** SPRING provides businesses with grant funding of up to \$80 000 that is staggered over a nine-month period. Payments are issued in instalments once milestones have been met. Of the accelerators reviewed, SPRING provides the largest lump sum in grants funding. Other accelerators, (such as Unreasonable Africa) provide lesser sums, or one-off grant prizes of between \$10 000 – \$30 000, or loans at a reduced interest rates of 15%, plus 2% in insurance and processing fees. Unlike SPRING, the majority of incubators do not guarantee a large lump sum in seed capital. Many of the businesses interviewed said that the capital investment was the initial hook that motivated them to apply to SPRING.

¹⁸ Panel discussion with three entrepreneurs and a group discussion with 25 entrepreneurs (10 active participants) speaking about the accelerator ecosystem in Africa at the Pitch Perfect breakaway session at Sankalp Africa Summit on 24 February 2016.

¹⁹ Discussion with a SPRING entrepreneurs at Sankalp Africa Summit on 25 February 2016.

²⁰ SPRING Annual Report, September 2015: 31.

²¹ Notes from SPRING M&E Programme Performance Evaluation Early Findings Workshop, May 2016, London, UK,

- **No share of revenue or profits:** SPRING does not require capital investment from businesses. This is a common pre-requisite for other accelerators. For example, Growth Africa, a partner of SPRING, requires businesses to provide: 1% of revenue, 2% of investment, 3% of equity raised, if the accelerator helps them double their revenue, triple their profit, or raise at least \$250 000. Other accelerators (e.g. Unreasonable Africa) request a percentage of equity once businesses pass a cut-off point (e.g. exceed \$250 000 in funds raised, or increase their profit by 3% of their baseline).
- **No co-location:** Many accelerators invite entrepreneurs to use their office space or to co-locate. SPRING had no such aspect in Cohort 1, except for the two-week residential Boot Camp.²²
- **Measuring and showing results:** A good amount of financial data is available for accelerators. This data typically tracks sales, revenue, and business growth. Less data is available on the social impact of business accelerators, as few have solid qualitative data to back up assertions on social impact. This is changing in challenge funds, and several are working to improve their results measurement, in order to increase the evidence base and improve the quality of their work.²³ In an increasingly competitive environment, the need to demonstrate early and long-term impact is clear. Despite this, few accelerators systematically train businesses on how to capture, analyse, and communicate their social impact. An opportunity exists for SPRING to strengthen the capacity of businesses to demonstrate their social impact.

A donor noted that compared to other girls' empowerment programmes SPRING is a particularly risky programme, because of its reliance on the private sector to deliver impact. However, they appreciated that this was also its strength as it provided a means to make benefits to girls sustainable.

Several SPRING businesses have been part of other accelerators or funding schemes – and emphasise different strengths and weaknesses of SPRING in comparison

In the qualitative interviews, businesses were asked about their experiences with other accelerators and funding schemes. For three businesses (out of the nine interviewed) SPRING was their first accelerator. One business had received a SEED award providing a USD\$5000 grant and support on defining brand identity. This helped them develop their business' tagline and to strengthen their business development plan. One business had been part of one other accelerator, while two businesses said they had participated in many different funding schemes.

One of these entrepreneurs who had experienced other accelerators said that SPRING had been the “most effective programme [they] have been on” because it was very intense, engaging and practical. The fact that SPRING was more engaging than other accelerators was stressed by another entrepreneur:

The training we have received from SPRING is really different from the other trainings that we've gone through because you go, sit in a training room, the facilitator facilitates and you answer, you brainstorm here and there, but you don't go to the “Do”, the doing- bit of it so that you're able to come out with a good prototype that probably you can present to your institution and then they will be able to buy into it. – Business, Kenya

Another business stressed SPRING's intensity in comparison with other accelerators:

There's a funny way [in which] SPRING simplifies other programmes, if I can put it that way, because it was so intense. It literally did everything: financial, brand, marketing, M&E, everything was right packed in there. When you get to other programmes you just get one bit of [it]. – Business, Uganda

This entrepreneur said they used insights and learning from SPRING in their work with other accelerators, and also helped other entrepreneurs to use some of the HCD tools they had learned about in SPRING. They concluded that SPRING merged well with the other programmes, but generated more lessons and learning.

Another business said that their only comparable experience was with an accelerator that had a smaller budget, and a less useful mentorship scheme and boot camp. However, it provided more complex and long-lasting alumni support than SPRING and the entrepreneur was still in regular contact with them two years after graduating. They

²² SPRING is considering whether offering a space for entrepreneurs to come together might enhance effectiveness in South Asia.

²³ For example, the African Enterprise Challenge Fund (AECF) and Enterprise Challenge Fund (ECF) use the DCED Standard framework, while the Food Retail Industry Challenge Fund (FRICH), Business Innovation Facility (BIF), have shown to invest in results measurement. Additionally, in recent years the Segal Family Foundation and popular accelerators, such as the Y Combinator have worked to strengthen their M&E systems, both internally and for the businesses they work with. More information can be found here: Results Measurement: Measuring Results in Challenge Funds - Practical Guidelines for Implementing the DCED Standard, October 2013; Impact Hub (2012), Social Enterprise – Alive & Well in East Africa, <http://impacthubboulder.com/social-enterprise-alive-well-east-africa>.

would have liked SPRING to provide a similar level of alumni support, and were disappointed that there was a strong “focus on the end” rather than on how businesses would *continue* to be supported during the Alumni phase.

One business said that they received more effective investment readiness support through a different programme, which provided them with specialist consultancy support:

They spent six months with us in the field, they did an in-depth marketing analysis, they did the strategic analysis of all these different things we could do with our business, they gave us this amazing financial model, they have come up with an HR plan for us, and even though there was someone working for us they've showed us how to do it along the way. – Business

In SPRING, they felt they just sat down, discussed different inputs during Boot Camp, revised their financial model and jotted it down into a pre-made form. In comparison, through their previous they had been able to look at other businesses' documents, such as their due diligence folders or pitch decks, and to use these as good practice examples: *“We have a great due diligence folder, we have really great investor documents, and SPRING didn't provide any of that information.”*

In summary, it appears that SPRING's comparable strengths are in the holistic, hands-on support with business strategy that engages entrepreneurs as co-creators of new designs and business models. There appear to be weaknesses around the design of the Alumni phase which has not been fully fleshed out, and some of its approaches to financial modelling and building of investment readiness.

3.13 How effective was the internal M&E of SPRING?

Coffey conducts an independent evaluation of SPRING as described in the Coffey Inception Report submitted in September 2015. However, the IP is also responsible for several monitoring activities. [Figure 10](#) reflects the roles and responsibilities that were set out in the M&E Partner's ToR, and some tasks that have been added since.

Most notably, the IP is responsible for collating KPI and business operations data from the businesses. The SPRING internal M&E team leads on this with support from the Country Managers. As discussed above, the IP is also providing girl research as part of the prototyping with fuseproject. In addition, the IP maintains an HCD tracker that records how businesses progress with regards to refining their product, service, or business model, and a tool that rates the investment readiness of businesses seeking mainstream investment at the start and end of a cohort.

Figure 10: Roles and responsibilities for SPRING M&E

M&E Partner	Joint responsibilities	Implementing Partner
<ul style="list-style-type: none"> • M&E Plan (including evaluation questions & framework) • Evaluation activities (PPE, BPE, IE) • Feedback to IP to enable adaptation • Refining Theory of Change • Supporting design of KPI and BO forms • Quality Assurance and analysis of KPI and BO data 	<ul style="list-style-type: none"> • Selecting grantees for evaluation activities • Refining logframe • Facilitating discussions about adaptation • Packaging and dissemination of learning 	<ul style="list-style-type: none"> • Collecting & compiling KPI and business operations data • Girl research • HCD tracker • Investment readiness checklist • Sharing project documentation • Facilitating access to businesses • Building grantee M&E capacity • Qualitative research / knowledge products

When reviewing processes and delivery for Cohort 1, M&E emerged as the area with the greatest potential for strengthening. Several IP members emphasised that SPRING had lacked a dedicated full-time M&E role for most of Cohort 1, which left an important gap. One team member said:

I would say that internal M&E went through many, many changes in terms of staff in the first year and it rendered a clear M&E strategy to be, I would say, non-existent. – IP Team Member

Progress with setting up internal M&E systems had also been hampered by a difficult relationship between the IP and the M&E partner's former Team Leader. In turn, when the M&E Partner changed their Team Leader in the Autumn of 2015, this caused delays and contemporary gaps within the M&E Partner team, which also hampered the alignment of activities around M&E.

While the IP team had developed a draft monitoring framework for Cohort 1 by June 2015, this was never finalised due to turn-over and the subsequent lack of a dedicated M&E role. This lack of an overarching monitoring framework had a number of knock-on effects on the quality and timeliness of monitoring activities during Cohort 1:

- The **KPI and business operations forms** were **finalised under time pressure**. They were not piloted ahead of the first round of data collection and needed some iterative improvements.
- The collection of **KPI baseline data was delayed** from July 2015 to October 2015. Businesses were asked to report on the state of their operations prior to July 2015 but there may have been some recollection bias. The IP had initially intended to develop KPI forms for each business at Boot Camp to be ready for baseline data collection shortly after, but this turned out to be unrealistic due to a tight agenda at Boot Camp, and a need for more in-depth follow up with businesses around their impact logic and target beneficiary groups.
- There was some overlap in the collection of monitoring data, as similar information was being collected through different forms and questionnaires (e.g. application form and business operations form). Several IP members stressed that **data collection activities and tools** could be streamlined going forward.
- Several IP members mentioned that it was not clear to them what information was being captured by different parts of the programme and for what purpose. They were not always sure where the evidence they collected through their activities might fit it, which led to **certain activities and processes not being documented and shared systematically** (e.g. the entrepreneur landscaping or Boot Camp diagnostics).
- Up until the end of Cohort 1, SPRING was **lacking a strategy for the production of knowledge products**. In the past, this has led to missed opportunities. For instance, insights gained during the first entrepreneur landscaping were not captured and shared systematically.
- Up until the end of Cohort 1, SPRING was **lacking a systematic approach to building business capacity** with regards to M&E. During Cohort 1, the Country Managers served as “*copy editors*” (IP Team Member) rather than providing more in-depth assistance with KPI reporting to businesses. As a result, there are some inconsistencies in the KPI reporting and some uncertainties around how sales, profit, and girl beneficiaries are being counted. Several entrepreneurs said they would have appreciated more help with reporting on their KPIs. While the IP team stressed that such support *had been* available, and was at times directly provided by the SPRING-internal M&E team, this does not seem to have reached all the entrepreneurs. It may be worth reviewing how this support could be provided most effectively and efficiently, and by whom, to ensure the reliability and quality of data reported by future cohorts.

Several IP members thought that existing gaps in M&E capacity were not addressed with priority, because the restructuring of the implementation team took precedence during the first months of Cohort 1. While this is understandable, it is crucial that these gaps are being filled so that strong internal M&E is in place for Cohort 2.

In May 2016 the SPRING internal M&E team organised a one-day M&E workshop with the M&E Partner to discuss how each of these above-mentioned gaps could be addressed, to review roles and responsibilities for M&E, and to generate a joint timeline of activities. This meeting generated action points that, if followed-up, should significantly strengthen SPRING's internal M&E system.

SPRING has no explicit mandate for helping businesses capture girl impact stories

As discussed in [Section 3.3.3](#), during the SPRING End-of-Cohort event, several businesses mentioned that they would like to capture girl impact stories in order to showcase their social impact to potential investors. Capturing and sharing these stories at the programme level would equally be in SPRING's interest as it could demonstrate the social benefits of investing in adolescent girls. However, capturing early girl impact stories does not clearly sit within the scope of the IP's current mandate, nor is it explicitly mentioned within the M&E Partner's ToR.

The M&E Partner conducts impact evaluations for six businesses but these will only deliver insights after two or three years following the end of the cohort. The IE does not produce any findings on emerging impact during the cohort phase itself. It might be possible to incorporate this aspect into the M&E Partner's BPE and this will be discussed with the donors as part of preparing for Cohort 2.

Several businesses said that having access to a toolkit or some guidance on how to capture girl impact stories would help. SPRING might want to consider providing some capacity building or guidance around this – potentially with support from the M&E Partner. The insights generated by businesses could then be compiled to feed into SPRING knowledge products.

More guidance is needed to ensure that businesses report on their girl beneficiaries and sales figures consistently

The KPI indicators are tailored to each business with regards to specific units of sale, streams of revenue, and types of girl beneficiaries. This is reasonable, but to aggregate results across businesses and report against the logframe, SPRING will need to establish some guidelines for analysing this data. For instance, should an “increase in sales” (as per the logframe indicator) be measured using the unit sales, sales revenue, or profit indicators? There should be rules for prioritising either one or the other to ensure consistent measurement and reporting.

At Boot Camp, the IP and the M&E Partner’s Team Leader worked with businesses to define their beneficiaries (both direct and indirect) based on what was understood to be their business model and girl impact logic. This was based on information provided by the businesses at Boot Camp and in their application forms, and by conversations with the Country Managers. Businesses were also asked to confirm the appropriateness of suggested KPI indicators.

This flexible approach was meant to produce tailored indicators that would count beneficiaries as appropriate for each business. However, it seems to have caused **some confusion over who could be counted as a SPRING beneficiary during Cohort 1**, what was meant by direct and indirect beneficiaries, and if SPRING was even counting indirect beneficiaries. This view was expressed by the three Country Managers and a number of businesses. As a result, some businesses captured indirect beneficiaries while others did not, even though their businesses are similar.

For example, Tiny Totos’ KPIs accounted for adolescent girls who participated in a training programme to work in Tiny Toto Early Childhood Education Centres, as well as adolescent girls who were now able to work because their children now attended affordable day care. However, they did not account for adolescent relatives of young mothers, who often watch young children at home and might now be able to save time or attend school more regularly. Kidogo, who also provide affordable day care, *did* count these siblings as beneficiaries. This difference in who is counted as a beneficiary was driven by slightly different focus areas in the impact models of both businesses, but this may have led to potential beneficiaries not being counted in the case of Tiny Totos.

To avoid confusion amongst businesses and Country Managers, and to make sure all potential beneficiaries are accounted for, SPRING could consider developing clearer guidance on who can be counted as a beneficiary and under what conditions. It would also be useful for SPRING to develop mini Theories of Change for (and with) each business, to clearly identify all pathways that can credibly lead to girl impact, and develop KPI measurement plans on that basis. This would help articulate who is being counted as a beneficiary and why, by each business. The IP has already agreed to this, following an M&E workshop held with the M&E Partner in May 2016, and has already started to develop mini Theories of Change for each shortlisted Cohort 2 business

3.14 Was SPRING delivered efficiently?

3.14.1 Were accelerator activities delivered on time?

SPRING restructured its core team and negotiated a contract amendment in the last quarter of 2015. Despite this, the programme has met all its milestones for Cohort 1.

There was a delay in publishing the SPRING website in January 2015, which delayed Cohort 1 by one to two months. However, as explained by DFID, this was primarily due to DFID and Nike Foundation diverging over the requirements and timelines to approve the website.

There were the aforementioned delays in setting up the SPRING M&E systems which many IP Team Members explained was due to the lack of a dedicated full-time M&E role. One member of the IP team explained that:

I think probably delays were related to capacity, just not having enough people focusing on that [M&E] and the right people focusing on that. So I think I would say that is definitely a ball that’s been dropped. – IP Team Member

The delay in setting up the SPRING M&E system caused a delay in the collection of the KPI baseline data for Cohort 1, which was meant to be completed in July 2015 but eventually took place in October 2015. This had some

knock-on effects for the ability of the M&E Partner to select businesses for the BPE and IE, as the selection was meant to be informed by the KPI baseline data.

Finally, another delay was the finalisation of the Grants Manual that only happened at Boot Camp although it should have been completed earlier.

One of the donors stressed that the initial restructuring had caused some shift in timelines and target geographies, and that the consortium now appeared to be *“very much on schedule to meet all of their milestones but I think it took some time in the beginning to get that right.”* This donor also stressed the complexity of this programme and thought that management and efficiency had improved as a result of the restructuring:

Well, it's quite a complex programme and a very aggressive programme when it comes to the expectations for success and I know there have been some pain points along the way about whether it was properly resourced financially to be able to deliver on its ambitious targets. [...] I feel that the current model of delivery where SPRING has effectively stood up its own quasi-independent body to deliver with its own CEO seems to be working quite well and perhaps better than it was working when it was just perceived to be another project within what was GRM is now Palladium. – SPRING Donor

3.14.2 Did SPRING leverage additional resources?

By April 2016, SPRING had leveraged 160 hours of pro-bono legal support from Hogan Lovells. However, SPRING businesses made relatively little use of this support and the SPRING team is currently renegotiating Hogan Lovells' pro-bono inputs. One option would be to have them support the due diligence consortium for Cohort 2. SPRING is also in contact with Morgan Stanley and an accountancy firm to provide some of their time to support due diligence. However, at the time of writing, SPRING had not leveraged any addition funds or in-kind support. Two IP members explained this with the fact that there had not been a dedicated fund-raising officer for most of Cohort 1. Instead, it had been everybody's (and nobody's) responsibility which hampered effectiveness.²⁴

3.15 To what extent has SPRING adapted and with what effect?

3.15.1 What does adaptation mean in the context of SPRING?

SPRING has been designed as an adaptive and iterative programme. Interactions and interviews with the SPRING team confirm that there is a strong culture of continuous learning and adaptation within the SPRING consortium. All team members are expected to engage in reflection and learning, which are part of SPRING's working culture rather than a formalised and prescribed process. All members of the IP team interviewed endorsed the importance of continuous learning and adaption on the programme:

You can't think about adaptation without thinking about continuous learning and continuous improvements. [...] We're constantly reviewing how things went, what could have been done better or how to do things next time. –IP Team member

People need to understand what an innovation the programme itself is and therefore have a high degree of tolerance for its madness and its adaptation. –IP Team member

There are some structural places at which we basically go back to the drawing board and redesign in a very structured fashion based on what we're hearing and seeing but then there's also a constant flow of communication. –IP Team member

Adaptation to the programme means learning from your mistakes, coming up with clear constructive solutions to adjust to those and...that's it. –IP Team member

If we achieve no impact in SPRING I think the only thing that we will come out with is learning of does this model work in the world or it doesn't? And I want to be sure that we actually have enough documentation of that. – Country Manager

Processes for learning in SPRING are largely based on informal continuous learning, with some formal points for reflection and feedback:

²⁴ A more recent update on progress towards SPRING fund raising targets is provided in the IP's Quarterly Report for August 2016.

- The SPRING CEO encourages a **steady flow of communication**, based on the understanding that all team members can provide insights and ideas on how things could be improved hence avoiding the formation of ‘expert silos’. For instance, SPRING has paired members of the core project team with members who are less intensely involved in SPRING, such as Palladium management staff.
- SPRING uses a “**Freedom within a framework**” approach to learning. The approach encourages maximum flexibility within set boundaries. These boundaries are determined by the logframe targets, agreed timelines and responsibilities, and a clear definition of the programme goals and donor expectations. Within these limits, every team member has “*full leeway to improve anything and, in fact, a responsibility to keep improving things as we go*” (SPRING CEO).
- SPRING equally uses the “**Decision Making under Uncertainty**” framework. It recognises that time or resource constraints may hamper a thorough consideration of alternative options and potential consequences, and suggests practical ways for making decisions based on imperfect observations.
- The **fuseproject** team uses **principles of iterative design and prototyping** internally to make decisions about programme design and delivery. Members of fuseproject stressed that a lot of debating and brainstorming happens within fuseproject before the preferred options are presented to the rest of the SPRING consortium – meaning that some of the iteration happening in SPRING remains invisible.
- The **entrepreneur and girl landscaping studies** inform the design of the boot camp curriculum for each cohort, helping SPRING to test assumptions for each intervention context.
- The SPRING team has **monthly relatively-informal debriefs with the donors** where they provide a summary on emerging learning and adaptations. The consortium has fortnightly meetings.
- The SPRING team has started to debrief after each core activities to think about what worked well, what could be improved, and how – including both technical aspects and budgetary aspects.

Several team members stressed that having clear lines of communication is key to effective learning and adaptation because it ensures that everybody has access to relevant information. They also emphasised the importance of the SPRING CEO who is able to pull the IP team in “*uncomfortable but necessary directions*” and keeps track of all of SPRING’s moving parts.

3.15.2 Restructuring of the project team and relocation from Nairobi to London

A key lesson learned that IP Team Members mentioned time and again was that SPRING was initially staffed and managed like a typical development programme, with a focus on local ownership and capacity around girls’ empowerment. As a result, SPRING was based in Nairobi and run by a Team Leader with experience of delivering girls’ empowerment programmes.

Over the course of Cohort 1, it became clear that SPRING was *not* a typical development programme and required specific skills such as an understanding of entrepreneurship and the constraints faced by small enterprises, of impact investment, and of market environments. In addition, the Steering Committee decided in the fall of 2015 that SPRING should move into South Asia in Cohort 2 rather than Cohort 3, turning SPRING from a regional into a global programme. The team in Nairobi, however, were not experienced in managing a global programme.

So those two things together were pretty powerful rationale, skills and global, to move to London. – IP Team Member

Thirdly, London provides more opportunities for the SPRING team to engage with international investors, ensuring that greater proximity to this community puts SPRING in a better position to meet its ambitious fundraising targets. And finally, all team members agreed that relocating the SPRING team to London has significantly improved communication both within the team and with the donors.

So for all of those reasons it just seemed to a bit of a no-brainer and it’s actually been more...it’s been better value for money as well. You’d think it would be more expensive to run something out of London but it isn’t. It’s actually been the opposite. – IP Team Member

The IP explained that moving the team to London has not actually led to an increase in cost, as the team continues to work within its original fee envelope and has acquired office space in a co-working space which costs less than the original office in Nairobi. While there is no counterfactual, the “before-after” comparison suggests that this change to the SPRING delivery model has increased value while keeping cost constant.

I think what we have done is created a far richer skills base that's more appropriate to the programme. – IP Team Member.

There was agreement amongst the donors that this move was appropriate:

I think [...] the consortium was struggling to manage the complexity of the project and centralising some of the core competencies seemed to be the best move for them and, as an outside observer who feels that things are now going better, at least in hindsight, I think it seems like a good move. [...]. I can't say whether that's because of the move to London [...] but [...] the communication has definitely improved. I think the planning has improved as well. – Nike Foundation

I quite like that the team is in London. I think it would have been nicer to have a team that's more based in-country but I think that would almost create an equity issue in terms of the level of support that the entrepreneurs in East Africa get versus the ones in South Asia get anyway. So there was a fairness issue there. – DFID

I think it was sensible under the circumstances. [...] As long as there are people on the ground I don't feel that the core lead team has to be on the ground, it's nice, but that's on the ground in one country, in Nairobi, so what does that mean for Uganda and Rwanda? – USAID

3.15.3 Aspects of learning that SPRING could improve

SPRING is working within tight timelines and learning happens in real time. Several team members said it was not practical or possible to document all decision-making processes, while others stressed that they would like more documentation of activities and learning (e.g. of Boot Camp diagnostics). SPRING is currently in the process of establishing a knowledge management system to store evidence and learning in a central place accessible to everybody in the team.

For a programme that learns and changes as quickly as SPRING, having an effective knowledge management system is crucial. Generating evidence and knowledge is one of the programme goals, and there is a risk that SPRING will miss out on opportunities to disseminate learnings, if these are not documented consistently. The PPE traces some of the learning and changes to the programme, but the richest knowledge and learning remains within the IP team. SPRING should make sure that this is being captured.

SPRING has already incorporated many lessons learned into the design for Cohort 2.

4 Update on the Progress of Other Evaluation Activities

4.1 The Business Performance Evaluation

In this report, we have presented some findings on changes in business performance, based on our analysis of KPI data and business operations forms. We have discussed how businesses have progressed with regards to increasing their unit sales and sales revenue, extending their girl reach, raising investment, and addressing some of their business challenges. We expect to be able to conduct an even richer analysis of business performance once we have received another round of KPI data from the Cohort 1 businesses, which will include reporting on the last three months of the first cohort (January through March 2016).

The pop-up research conducted as part of the BPE for three selected businesses is currently under way. The team is also in the process of writing up their analysis of six of the SPRING business models, and will provide a more in-depth qualitative assessment of how businesses have changed as a result of participating in SPRING. Findings will only become available after the submission of this report. We will ensure that a summary of key findings is included in the SPRING mid-term report (to be submitted in 2017).

4.2 The Impact Evaluation Baseline

The baseline research for the impact evaluations of Totohealth and Shekina is currently under way. Fieldwork started in May 2016 and was completed in June 2016. We will ensure that a summary of baseline findings for these two IEs, as well as any other baseline research conducted within the next year, will be included in the SPRING mid-term report. As mentioned above, we use questions from the PPI in our IE questionnaires to measure the extent to which beneficiary girls are affected by poverty.

5 Lessons Learnt

During its first year of implementation, SPRING has seen a range of changes and shifts in its design and delivery model. As discussed throughout the report, a few assumptions within the Theory of Change were found to be inaccurate and had to be revised. SPRING produced a large amount of learning over the course of Cohort 1 and has already made various adaptations for the Cohort 2. This section presents key lessons learned.

- 1 **The importance of having a clear value definition:** SPRING is a complex programme. It spans three donors, eight countries, and the different worlds of international development, impact investment, small entrepreneurship, and design. In view of this, it is not entirely surprising that **different stakeholders struggled to agree on a clear mandate for SPRING and the value the programme should deliver.** SPRING was also initially lacking a Team Leader able to set out a clear vision for the rest of the team and stakeholders to respond to and adopt.

Diverging visions for success included: a) SPRING promoting product innovation and demonstrating successful businesses models; b) SPRING reaching a large number of adolescent girls at the BoP; and c) SPRING having a deep impact on the lives of adolescent girls, promoting their economic empowerment. **As a result, the programme struggled to focus during Cohort 1**, as it was trying to cater to different expectations, even though they may not have been fully compatible. This had the greatest effect on the selection of businesses, but also affected the design of the accelerator, for example with respect to the timing of the investment readiness support.

- 2 **The importance of selecting the right businesses:** The finalisation of the SPRING logframe in November 2015 established against all doubt that the programme's success will be measured against its ability to reach 200 000 girls with products, services, or business opportunities by 2019. Once the relevant milestones had been calculated, it became clear that the early-stage businesses of Cohort 1 would struggle to achieve their quota against this target. In particular, those who integrated girls into their value chains may not be able to scale their supply or distribution models quickly and significantly enough. Working with early-stage businesses also meant that they had less capacity to focus specifically on SPRING's girl angle or to absorb investment support, as they were busy setting up the business fundamentals. **A key learning from Cohort 1 is that to reach logframe targets, SPRING will need to work with more mature businesses going forward.**

Lessons one and two are illustrated by the following quote:

*I still...I don't think that we have found the **sweet-spot between impact and scale** [...] there is an inverse relationship between scale and impact and you're always looking for the balance point between the two and I think we got there [...] in Cohort 1 but I think it takes a lot of fight to get there and so I want be sure in Cohort 2 that we're focusing on that balance rather than just going for scale. – IP Team Member.*

- 3 **The importance of selecting businesses in the right way:** Several members of the IP team said the main lesson learned was around the design of the selection process. **The process for Cohort 1 did not provide sufficient opportunity to get to know candidate businesses** and to understand how committed they would be to SPRING's goals. As a result, some of the businesses in Cohort 1 were less committed than would have been expected or less clearly attuned to the goals of SPRING, for instance using the grant money for wider business development purposes rather than the prototyping more specifically.

The IP team also felt that the process could have been better prepared and streamlined. One key learning already taken on board for Cohort 2 was that the selection panel required some evidence on different pathways and models for girl impact to be able to assess the potential impact of the models proposed by candidate businesses. The major lesson learned for SPRING has been to 'curate' future cohorts much more carefully and to be more purposeful in the development of a pipeline of candidates. One IP Team Member said: "... the experience shows us that all the best companies were the ones we went out and solicited and found".

- 4 **The importance of having the right people in the right roles:** One of the learnings that emerged relatively soon after SPRING had started was that SPRING is not a classic development programme and therefore requires a specific skill set. It needed a team that had experience in working with entrepreneurs, understood their challenges, and could foresee "bumps on the road" as one IP Team Member put it. It also required a team with the capacity to manage a global programme involving different stakeholders around the world.

Finally, its iterative nature and complexity required strong leadership that could hold different parts of the programme together (including communications and fundraising, in addition to the implementation of the accelerator). For SPRING, this has involved hiring a dedicated Corporate Partnerships Manager and an Operations Manager.

- 5 **The importance of communication:** The SPRING consortium is large and diverse. The team has learned that it takes **dedication and patience to establish a successful cooperation between the different consortium members**. The different parties to SPRING had to get to know each other's language, expectations, and ways of working together, in order to cooperate successfully. Ensuring a steady flow of information, and encouraging all team members to share reflections, thoughts, and criticisms was important to avoid the creation of "expert silos". Only if the team is well aligned and has clear roles and responsibilities, can it fully tap into the various skill sets that the consortium reunites. It has taken strong leadership to help different team members understand where others are coming from. One point of learning is that a complex team like this requires opportunities for active team building, exchange, and reflection.
- 6 **The importance of clear M&E:** One of the learnings from the first cohort is, as one IP Team Member stated, that *"M&E is a full-time job on this project"*. Even though SPRING has an independent M&E Partner, the IP needs to have its own strategic framework to set out what evidence it will collect, how, and for what purpose. Without an M&E framework, there is a risk that important information is not being captured, or is not available at the right time to feed into annual reporting or the production of knowledge products.
- 7 **The importance of adaptation:** The SPRING Business Case was developed based on a certain set of information, assumptions, and expectations, and the programme was designed to test some of these assumptions, to generate new learning, and adapt. Adaptation and iteration in SPRING has required a close relationship with the donors and continuous management of expectations. It seems to have worked well because the SPRING team has fostered a culture of learning, where everybody is encouraged to reflect and produce ideas for how SPRING could be improved.

6 Conclusions

SPRING is an **innovative and experimental programme**. Already during the inception and early implementation phase, **some of its original design assumptions had to be revisited and revised**. Stakeholders agreed that SPRING was going to be an accelerator rather than an incubator programme, focusing on businesses that are mature enough to reach girls at scale. The initial landscaping studies, outreach, and selection showed that there were fewer existing girl-focused businesses (or businesses meeting SPRING's eligibility criteria more generally) in the market than originally anticipated in the SPRING Business Case. In addition, the potential quality and level of benefit that a product could bring to girls' lives was not always obvious, which led the programme to include businesses that included girls in their value chains, hence contributing directly to their economic empowerment.

These and other factors led to the **selection of primarily early-stage businesses** for the first cohort, which had some potential to generate innovative products and businesses models, and some capacity to make a deeper change in girls' lives. However, there is great uncertainty whether these businesses will mature and scale quickly enough to reach a sufficiently large number of girls. The programme is **still learning about the 'right' type of business** to select, and the 'right' types of models that can lead to girl impact. SPRING would benefit from all stakeholders agreeing on SPRING's ultimate goal and deciding on how it should weight scale against the depth of impact and innovation.

Businesses in Cohort 1 faced a **variety of needs and challenges**, which changed throughout the cohort. The available evidence suggests that **SPRING was successful in addressing the businesses' individual needs** in a way that aligned with their business priorities. But there is an opportunity to better align and coordinate the work of the technical experts and the Country Managers around the diagnostics and actual provision of technical assistance, ensuring that everybody has clear responsibilities and objectives vis-à-vis each business. Establishing an integrated development plan for each business could help ensure that the technical assistance is provided and composed in the best possible way to help bring a girl prototype to market. In addition, there is scope to better manage businesses' expectations around the purpose, requirements and offerings of SPRING as not all businesses seemed equally committed to the SPRING goal of delivering a girl prototype.

All SPRING businesses have developed a product, service, or businesses model that caters to the needs of adolescent girls aged 10-19, although most focus on older girls (between 16 and 19), for safety and legal reasons. However, **not all businesses are explicitly targeting girls at the BoP**. SPRING has not yet agreed on a **definition of 'BoP'** and is not strictly holding businesses to account to report on the share of BoP girls amongst their beneficiaries. While an absolute cut-off point such as living under USD\$2 a day might be difficult to apply in SPRING, some kind of guidance, check-list, or convention is needed to ensure that businesses target and report on the 'right' girls.

SPRING has been **successful in helping businesses increase their understanding of girls' needs**, and in providing opportunities to **engage with adolescent girls and collect direct feedback** from them. In the next cohort, all businesses will receive **girl research with fuseproject, which has been shown to be highly useful for entrepreneurs – if it comes at the right time**. When SPRING starts providing girl research to all businesses, one of the potential challenges will be to ensure that all businesses can absorb it and benefit, despite being at different stages of their development and despite having different priorities. Many businesses in Cohort 1 have been willing to conduct their own girl research independently but struggled with time and resources. This could be addressed within the current SPRING design, either by ensuring that the grant money is spent on such activities, or by extending the current mentoring scheme to include linkages with research interns and assistants.

HCD in SPRING was often mentioned as its **most effective component** by businesses. However, HCD itself consisted of a complex curriculum that combined different methods, principles, exercises, and strategic analysis all aimed at strengthening the entire business model while placing the girl end consumer at the core of the design process. Several businesses reported that this **holistic** approach of taking an entire business model apart and putting a stronger business back together was unique to SPRING. The fact that the HCD training engaged businesses as co-creators rather than passive learners also contributed significantly to its success amongst entrepreneurs.

All reported satisfaction with the HCD support they received, and **all used one or several of the methods and tools** they had learned about for their own prototyping and design. Several entrepreneurs described that the

experience of HCD in SPRING had transformed their business and made some form of HCD a standard business practice. In some cases, however, this required buy-in from colleagues and staff who were not familiar with HCD. **Several entrepreneurs would have benefitted from SPRING helping them to pass on learnings to the rest of their teams.**

Cohort 1 **raised questions about the assumptions around investment readiness** in the SPRING Theory of Change. Many of the businesses in Cohort 1 were either too far away from becoming investment ready, or not looking for mainstream investment. As a result, the **uptake of investment readiness support was lower** than expected and many businesses would have preferred more intense support towards the end of the cohort or during the Alumni Phase. In general, the SPRING Theory of Change may have underestimated the challenges facing SPRING businesses with regards to the high due diligence standards of global investors and the fact that many are outright sceptical about business models that focus on adolescent girls at the BoP.

Local technical assistance provided in-country was described as helpful by many businesses. However, some found it difficult to understand what services and resources were available to whom and under what conditions – including members of the IP team. While technical assistance should be demand-led to some extent, there is a **need for greater transparency** around the support provided on the ground (including around investment readiness). There is potential for making this **support more purposeful and more integrated into a wider development strategy for each business**, as providing support purely on a demand-base might not lead to the best results, if businesses with great potential receive less support because they are located far away or feel less confident to ask for help.

SPRING's approach of **combining global expert support with continuous technical assistance in country** seemed to **work well for most entrepreneurs**. However, for the IP team the model was challenging at first as they had to establish the right means and timelines for internal communication, and learn to work together despite their very different professional backgrounds, expectations, professional languages, and ways of working. **Establishing a strong leadership and operational team at the core of SPRING has been an important and effective step to overcoming these challenges**, as the new CEO is able to mitigate misunderstandings, set priorities, and allocate clear roles and responsibilities. However, SPRING can do more to streamline not only internal communication, but also their engagement with the businesses that were at times overwhelmed by many different contact requests (including from the M&E Partner, who will also have to review communication protocols).

In terms of business performance, SPRING was broadly on track to meet logframe milestones for August 2016. By December 2015, 10 businesses were generating unit sales from a girl product or service, or business model – compared with six at baseline (i.e. in July 2015). Seven businesses had increased their unit sales by at least 20%, three of which were refining an existing offering, while four had launched their girl business line through SPRING. The remaining businesses were still working on their prototypes and had not gone to market yet. With eight months to go before reporting against their 2016 Milestone in August, SPRING was broadly on track to achieve their target of nine businesses increasing their sales.

The majority of SPRING businesses increased their reach of adolescent girls, and taken together, the 18 SPRING businesses reached 5000 additional girls between July and December 2015 (the milestone for August 2016 is 8152). 95% of these girls were reached as customers or users of SPRING products and services, with only a small fraction benefitting by working in a SPRING business's value chain. This illustrates the difficulty of scaling such models sufficiently quickly to help SPRING achieve its goal of reaching 200 000 girls by 2019.

This supports the notion that **it takes time for businesses to pivot their business model, engage in iterative prototyping, and eventually bring a successful prototype to market**. One SPRING business, KadAfrica, actually decreased their sales revenue and girl reach in the first six months because their work with SPRING suggested that their girl business stream would become more viable in the long-term if they scaled it back until other parts of the business had been strengthened. This shows that sales and girl reach figures must be interpreted in context and that participation in SPRING will not always trigger a *linear* progression against performance indicators.

Internal M&E has been a structural capacity gap throughout the first cohort, as the IP was struggling to recruit a dedicated full-term M&E officer and was prioritising the restructuring of the delivery team. In addition, **a difficult relationship with the M&E Partner** during the first months of Cohort 1 meant that internal and external M&E activities were not as well aligned as they could have been. As a result, there were **some delays in the collection of KPI data, and a lack of coordination and streamlining with regards to who collects what data, why, and**

how. This has led to some information not being documented or stored systematically, and to lost opportunities with regards to the production of SPRING knowledge products. In addition, there was some confusion amongst businesses and Country Managers whether indirect beneficiaries could be counted or not and businesses frequently stressed that they would have liked more support with their KPI reporting. As the KPIs are the IP's key source of information about the performance of all businesses, ensuring that this data is valid, reliable, and consistent should be a priority. The M&E Partner will support this with the spot-checking of KPI data for a sample of businesses, but capacitating them to report well in the first place remains a responsibility of the IP.

Despite the gaps in their formal M&E systems, **SPRING has learned and adapted fast and already implemented many improvements to delivery.** Learning, reflection, and adaptation often happened informally and were based on observations, conversations, and brainstorming meetings, rather than through formal review processes. SPRING is an experimental programme with tight timeframes, and often there is limited time and evidence to weigh different options and decisions. SPRING is, therefore, using frameworks for decision making under pressure and encourages all team members to engage in continuous learning and sharing of ideas for improvement.

7 Recommendations

Recommendations to the Implementing Partner

Diagnosing business needs and aligning expectations

- 1 Conduct the **first diagnosis of business needs ahead of Boot Camp** to inform the design of the Boot Camp curriculum. Ensure that the Country Managers and different technical experts are involved in synthesising insights from the diagnostics, and feed into the **creation of a joint development plan** for each entrepreneur. This should set out key areas that the business should strengthen through SPRING and the role that each SPRING expert will play in helping the business achieve these objectives.
- 2 **Clarify that SPRING grant money should be used primarily for girl research and prototyping, to ensure it serves its intended purpose.** The IP team is planning to better integrate the Grants Manual for Cohort 2 with the rest of the accelerator curriculum. This should help manage expectations around what SPRING is offering, but also what it is expected from entrepreneurs in return, in terms of compliance, due diligence, reporting, and general commitment. The Grant Manual should clarify what support is available with regards to investment readiness, local technical assistance and mentoring, and under what conditions.

Human-Centred Design

- 3 Consider providing opportunities or tools to **help entrepreneurs share their learning around HCD and girl users with the rest of their team**, so that they can generate buy-in to the changes they are making. To expedite the absorption of HCD, prototyping, girl focus, and other strategic changes at the business level, the IP team could support businesses to run a 'Baby SPRING' boot camp with their staff, for example by providing a toolkit for one-day staff training. One entrepreneur suggested recording the Boot Camp sessions and collecting materials and tools on an online platform (such as dropbox or googledocs). Another business said it would help if two team members could come to Boot Camp, rather than concentrating all learning in one person. Along the same lines, SPRING should **develop a contingency plan** that sets out how to deal with businesses that change leadership during the cohort to mitigate the loss of institutional memory and commitment within the business. Inviting two team members to Boot Camp rather than one for each business might be one way of doing this.

Investment Readiness

- 4 **Make it explicit that not all businesses will receive the same level of investment readiness support**, and explain what factors and criteria will drive the level of support provided.
- 5 **Review assumptions in the Theory of Change around investment readiness** and consider if businesses not becoming investment ready during the cohort might have knock-on effects at outcome and impact level. Assess whether Cohort 2 is likely to present similar or other challenges with regards to investment readiness. For instance, Pakistan and Nepal might be less attractive for investors due to insecurity and instability.
- 6 **Review the current timelines for investment readiness support** and consider shifting the most intense support into the Alumni period.

Local technical support

- 7 **Clarify the role of the Country Manager and local accelerator partners** and ensure that their work is integrated into a wider development plan for each business.
- 8 **Clarify at the outset (e.g. in the Entrepreneur Charter) what kinds of support Country Managers will be providing** – while pointing out that the local support is to a certain extent demand-led and tailored to each

businesses' individual needs. These should be needs that link back to the development of the SPRING prototype, rather than any development needs.

- 9 **Revise the design of the mentoring support by** prioritising the local over the global mentoring component, potentially making the latter optional and demand-led. Develop a pool of mentors with specialist technical skills, and consider linking entrepreneurs with students or research interns who could help businesses collect and analyse data.
- 10 **Consider establishing a simple and easy to use and confidential feedback procedure** that businesses can use if they feel disadvantaged or treated unfairly by their Country Manager (or other members of the team). This may be as simple as providing the contact details of a team member who will be dealing with any issues or complaints and informing entrepreneurs about the process for raising an issue.

Combination of the local and global support

- 11 Ensure that **internal communication is further strengthened** and streamline the number of contact points that entrepreneurs have with SPRING (and the M&E Partner). Ensure that cultural sensitivities are mediated and consider whether SPRING can do a regular team building exercise once a year.

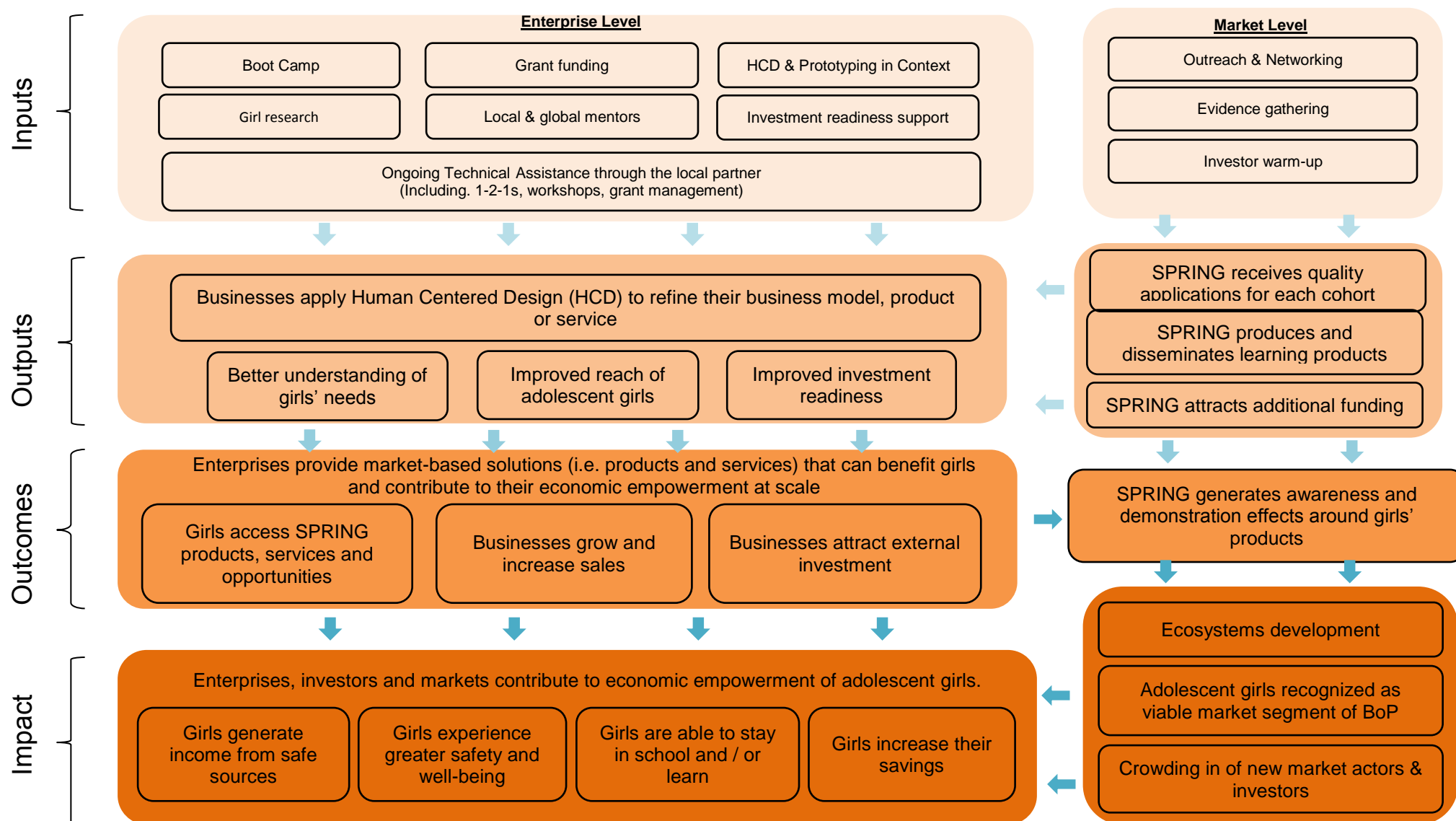
Monitoring and Evaluation

- 12 **Develop clear guidelines on who can be counted as girl beneficiaries** (e.g. direct and indirect beneficiaries) and how to assess whether or not girls are at the BoP.
- 13 **Support businesses in developing their own mini Theories of Change** setting out who they intend to benefit and how. While Boot Camp in Cohort 1 included a module around mapping girl impact, results were not well documented. Going forward, the IP team should capture business-levels Theories of Change systematically, and use them to inform the design of appropriate KPI indicators to track progress.
- 14 **Urgently finalise the SPRING internal monitoring framework** to set out what data will be collected when, by whom, and for what purpose. At the M&E workshop in May 2016, the IP and M&E Partner mapped out a joint timeline of M&E activities which should also help with coordinating data collection activities, to ensure that businesses are not overburdened by too many requests for information. The internal M&E framework should link into a knowledge management strategy, setting out what knowledge products SPRING will produce, how it will compile the relevant evidence, and whether the M&E Partner should feed into the evidence base.
- 15 **Ensure that the insights and learning generated through the girl landscaping and entrepreneur landscaping studies are captured and shared with a wider audience.** There is great potential here to produce SPRING knowledge products. These could, for instance, compare differences and similarities in the entrepreneur landscape between East Africa and South Asia, or compare different challenges and opportunities faced by girls in both contexts.
- 16 **Consider possibilities for helping SPRING businesses conduct their own girl research and capture early signs of impact.** SPRING could consider linking entrepreneurs with students who have research skills and are interested in a research internship with a SPRING business. At a more immediate level, the IP, with support from the M&E Partner, could **provide a remote girl impact research helpdesk or toolkit** to advise businesses on how to collect girl impact stories. Some possible solutions are cheap and relatively easy to administer, such as focus groups using the Most Significant Change method; intercept interviews; or short surveys. Ideally, this toolkit would be developed incorporating principles and learnings around HCD. Capturing and sharing their girl impact stories could help business and SPRING as a whole to raise external investment.
- 17 **Ensure that the insights and learning generated through the girl landscaping and entrepreneur landscaping studies are captured and shared with a wider audience.** There is great potential here to produce SPRING knowledge products. These could, for instance, compare difference and similarities in the entrepreneur landscape between East Africa and South Asia, or compare different challenges and opportunities faced by girls in both contexts.

Recommendations to the donors

- 18 Ensure that **all donors share a common understanding of SPRING's primary purpose, scope of work** (e.g. whether or not it should engage girls through a business's value chain), and **key definitions** (e.g. direct, indirect beneficiaries, BoP). Try to reduce ambiguities and contradictions within the IP's mandate to facilitate focused decision-making in future cohorts (e.g. during selection).
- 19 At the end of each cohort cycle, engage in a **review of the Theory of Change** to assess whether its key assumptions still hold true based on new insights and learnings. For Cohort 2, consider specifically whether the Theory of Change needs revision with regards to the investment readiness component and the assumptions around the progress and scale that can be expected from early stage businesses. Consider implications of this review for the current SPRING logframe.

Annex 1: SPRING Theory of Change



Annex 2: Key changes made to the SPRING design before the start of Cohort 1

SPRING is a highly iterative and adaptive programme. Before the start of Cohort 1, the SPRING team, in coordination with the donors, made a number of important changes to the programme design compared to what was originally outlined in the Business Case and SPRING Terms of Reference. We explain and discuss these changes below.

Change from incubator to accelerator

The IP's original Terms of Reference (ToR) describe SPRING as follows “*The SPRING Initiative is a **business incubator** that will support innovative business models for products contributing to girls’ economic empowerment, through tailored grants and intensive technical assistance.*”

Incubators typically provide assistance to new businesses, whereas the SPRING Business Case specified that SPRING should target ‘validation stage’ businesses that already have some traction in the market. During Inception it became clear to all stakeholders that the concept of incubation was not fully appropriate for SPRING, which aims to *accelerate* existing businesses and help them develop solutions that can reach girls at scale. Since outreach for the first cohort, official communication has therefore referred to SPRING as an accelerator rather than an incubator.

Working with partners to improve the enabling environment

The SPRING Business Case assumes that girls can be empowered if they have access to “*the right bundle of assets, services and capabilities*” within “*a supportive enabling environment*” – recognising that contextual constraints can hinder girls from making full use of their assets. Such constraints may include social norms and structures, unfavourable legal or regulatory frameworks, inheritance laws, etc. As per the Business Case, SPRING should address these constraints indirectly by partnering with others:

The initiative will not provide skills training to girls, build other capabilities or directly provide services, but it will work with partners to improve girls’ access to support and services, and to enhance the enabling environment in order to maximise and sustain their benefits from products. Complementary interventions could include shifting social norms through community dialogue including with influential figures such as religious leaders; and increasing girls’ self-confidence and self-efficacy. – SPRING Business Case

During the Inception Phase, however, the IP and donors agreed that this would go beyond the scope of SPRING and could distract the team from delivering an already complex and innovative programme. As a result, the creation of partnerships is no longer part of the IP's mandate. In their interview, DFID acknowledged that the enabling environment is difficult and slow to change. They stressed that SPRING and its businesses should keep in mind that girls live in a broader environment and consider relevant partnerships, but that the focus of SPRING should be on improving businesses’ commercial viability and social impact.

This view was shared by the other donors who stressed that SPRING should generate learning about structural constraints which other donor programmes would then be better placed to address. The M&E Partner's Impact Evaluation will play a key role in generating insights into contextual factors that help or hinder girls from accessing, retaining and controlling products, services and business opportunities.

Broadening of SPRING's scope to include services and business opportunities

The SPRING Business Case originally suggested that SPRING should provide girls with direct physical, financial and economic assets. In the run-up to the first SPRING cohort, the IP decided to broaden this definition.

Outreach activities and entrepreneur landscaping (see [Section 1.1.3](#)) in Kenya, Rwanda and Uganda suggested that the existing market for girl-specific products was smaller than initially expected. Few businesses were offering products with a credible potential to improve girls’ earnings, savings, learning, safety and well-being. But some businesses offered *services* for girls that showed some potential for impact (for example affordable childcare that could help girls save time). This led the IP to include businesses offering such services into their candidate pool.

The girl landscaping studies (see [Section 3.3.3](#), [Box 3](#)) in Kenya and Uganda found that girls were most urgently in need of money and that many girls were combining some kind of income-generating activity with attendance in

school. Based on these insights, SPRING widened its scope once more to include businesses that planned to engage girls as suppliers, distributors or elsewhere within their business operations, hence providing them with a safe opportunity to earn an income. One IP Team Member described the rationale as follows:

The best thing we can do to keep a girl in school is to make sure she's got a good job, as opposed to...you know...having sex for a pencil. So that really informed our focus on the value chain which I think is the right focus for East Africa, I just don't think we have the right businesses to help us deliver on that in terms of scale. – IP Team Member

As stressed by this IP Team Member, SPRING selected several businesses for the first cohort that could benefit girls in depth, but not necessarily at scale. This had various knock-on effects for the programme's ability to deliver against the logframe target of reaching 200 000 girls – and these will be discussed in more detail in [Section 3.2.1](#).

There is some divergence amongst the donors as to whether or not this broadening of scope has been the right choice for the programme. Nike Foundation said it “feels right” because the market is unlikely to produce a “silver bullet product” for girls, due to issues with purchasing power, access, margins, and marketing. Therefore, “*taking a slightly more expansive view [...] is useful*.” USAID expressed a similar view, describing this broadening of scope as a “*wise and pragmatic decision*”. DFID, in turn, raised concerns about the broadening of scope, which they described as a “mission drift” that could pose a risk to the programme:

It started out as a very tightly focused programme of 'this is a way to deliver physical products to girls'. It then expanded to products and services and it has now expended to products and services and employment. The products and services bit, I think, was a positive expansion. Employment I don't think works at all. – DFID

These different reactions reflect a broader divergence amongst the donors with regards to the programme's key priorities. We will discuss these in more depth in [Section 3.2.1](#).

Shortening of accelerator to nine instead of 12 months

The IP's ToR originally suggested that each SPRING cohort phase should last 12 months, followed by a three-month learning period in between cohorts. During Inception, the IP shortened the cohort from twelve to nine months, followed by a six months alumni phase.²⁵ Members of the IP team explained that this was primarily driven by financial considerations around the most efficient use of resources. In addition, the team hoped that a more intense accelerator would generate greater momentum and encourage entrepreneurs to adapt and iterate quickly.

Capping the cohort size at 20

As per the original SPRING, ToR cohorts were meant to grow in size over the project's lifetime. The first cohort was meant to involve 18 businesses; the second at least 30; and the third at least 40 businesses. It was initially planned that the intense inputs provided by fuseproject during the first cohorts would become more easily replicable in the following iterations and could be scaled out to more entrepreneurs.

However, the first cohort demonstrated the benefit of fuseproject being able to work closely and individually with each entrepreneur, which was generally considered one of the reasons why the HCD support was so effective (see [Section 3.4](#)). The IP was concerned that “watering down” the support could reduce its effectiveness, as expressed by one IP Team Member in the following words:

If you make it simple you dumb it down. If you dumb it down you kill its potential which is not the right thing to do. – IP Team Member.

The IP Team and the donors agreed to cap the cohort size at 20 as part of the contract amendment signed in December 2015.²⁶ It was agreed that the first three cohorts were going to include around 20 businesses each and that SPRING would consider delivering a fourth cohort if successful in raising additional funds.

²⁵ Entrepreneurs can use up their grants over a longer period of time than the nine months of the cohort phase.

²⁶ This is captured in the revised Terms of Reference for the implementation of SPRING from December 2015.

Annex 3: Comparison of SPRING with similar accelerators

Name	Technical Assistance							Capital
	Boot camp	Grant Funding in USD	HDC Prototyping	Girl Research	Mentors	Investment Readiness	Pitch Support	Requires cost share e.g. a % of revenue, sales or profits
SPRING	2 weeks	\$80,000	Yes	5 businesses only, varied use and take up, overall useful	Yes	Yes	Yes	No
Growth Africa	No	No	Yes – not a strong HCD focus	No	Yes	Yes	Yes	Yes. 1% of revenue + 2% of equity + 3% of investments raised. Only expected if the business: Double revenue or, Triple profit or raise at least \$250,000.
Unreasonable East Africa	5 weeks	No. Revolving loan fund of \$5,000 - \$50,000 at 15% p/a and 2% processing + insurance fees	Yes - 5 day prototype/pilot stage program	No	Yes	Yes	Yes	Yes. OPTION A: \$3000 upfront + 2% of gross annual revenues until an accumulated total of \$12,000 OPTION B: \$2000 upfront +2% of gross annual revenues until an accumulated total of \$13,000 OPTION C: \$1500 upfront + 3% of gross annual revenues until an accumulated total of \$15,000
Girl Effect Accelerator	2 weeks	Unreasonable (the girl effect accelerator is one of Unreasonable East Africa's companies) invests 25% of any given financing round but never more than \$1m. Also, makes small investments of \$50,000.	Yes	Yes - through HCD	Yes	Yes	Yes	No

Key

	Similarities with other accelerators
	Differentiating factor with other accelerators

Annex 4: List of documents reviewed

1. Programme Design Documents
SPRING Business Case
SPRING IP Inception Report
SPRING IP Inception Report Annex
IP Terms of Reference (original & revised)
M&E Partner Terms of Reference (original & revised)
2. Programme Delivery & Activities
Outreach documents
<ul style="list-style-type: none"> • Outreach strategy, plan and presentation
<ul style="list-style-type: none"> • Outreach Toolkits
<ul style="list-style-type: none"> • Outreach Flyer
Application documents
<ul style="list-style-type: none"> • Successful applications
<ul style="list-style-type: none"> • Application Package
<ul style="list-style-type: none"> • Shortlister Manual
<ul style="list-style-type: none"> • Final Scores
Boot Camp
<ul style="list-style-type: none"> • Boot Camp Module Overview
<ul style="list-style-type: none"> • Boot Camp Survey
Prototyping and girl research
<ul style="list-style-type: none"> • PIC Blueprints
<ul style="list-style-type: none"> • PIC Girl Consultations Activity Guide
<ul style="list-style-type: none"> • PIC Weekly Schedule
<ul style="list-style-type: none"> • Business research plans
3. Programme Management and Updates
Monthly Update documents
Annual Reports
4. Annual Review
Review 2014
Review 2015
5. Business Data & Evidence
KPI data & business operations data
Grant forms & business summaries
HCD feedback & tracking forms
Investment Readiness Checklist
Grantee progress reports (incomplete)

Annex 5: List of stakeholders interviewed


The following table shows all the stakeholders that were interviewed as part of the Programme Performance Evaluation of SPRING, and that informed the End-of-Cohort Report.

Organisation	Function
<i>SPRING Donors</i>	
Girl Effect / Nike Foundation	Senior Director of Programmes
DFID	SPRING Project Officer
USAID	Senior Economic Growth Advisor
<i>SPRING Implementing Team</i>	
SPRING	CEO of SPRING
Independent Expert	Investment Director
Independent Expert	Technical Director
fuseproject	Innovation Director
fuseproject	Chairman
Hive Colab	Uganda Country Manager
GrowthAfrica	Kenya Country Manager
African Entrepreneur Collective / Inkomoko	Rwanda Country Manager
Palladium	Palladium Director
Palladium	Results Director
Palladium	Operations Manager
<i>SPRING Businesses</i>	
Village Energy Limited	Co-founder & CEO
AfricAqua Limited	CEO
The International Clinic Ltd (TIC) ²⁷	Founder & CEO
EarthEnable	Co-founder & Managing Director
Green Credit Group Limited	Managing Director
Finance Trust Bank	Marketing
Haute Baso	Co-founders
Shekina Enterprise	Managing Director
KadAfrica Ltd	Co-founder & Managing Director

²⁷ Doctor Search

Annex 6: Example of a PPI Score Card

The following image shows a Progress out of Poverty Index (PPI) for Rwanda 2010.



PPI® for Rwanda 2010

Important: A PPI score must be converted into a poverty likelihood using the PPI Look-up Table.

Indicators	Responses	Score
1. How many household members are 18-years-old or less?	A. Five or more B. Four C. Three D. Two E. One F. None	0 2 6 11 20 29
2. In the last 12 months, how many household members carried out any agricultural activity (whether farming, livestock, fishing, or forestry) for salary, wages, or in-kind compensation?	A. Two or more B. One C. None	0 3 6
3. In the last 12 months, how many household members ran or operated a non-farm business for cash or profit for themselves, like a small shop or other income-generating activity?	A. None B. One C. Two or more	0 3 5
4. Can the (oldest) female head/spouse read a letter or a simple note (regardless of language), or has she completed at least Primary 1?	A. No B. Yes C. No female head/spouse	0 2 4
5. What is the main construction material of the exterior walls?	A. Mud bricks, logs with mud, plastic sheeting, or other B. Mud bricks with cement (stucco), oven-fired bricks, logs with mud and cement, stones, cement blocks, or wooden planks	0 5
6. What is the main material used for roofing the main dwelling?	A. Thatch/leaves/grass, clay tiles, bamboo, plastic/plywood/non-permanent materials, or other B. Metal sheets/corrugated iron, or concrete	0 3
7. What is the main source of lighting in the residence of the household?	A. Firewood B. Batteries and bulb, biogas, or other C. Lantern (agatadowa) D. Candle, or oil lamp E. Electricity (from any source), generator, or solar panel	0 5 7 9 20
8. How many beds does the household own?	A. None B. One C. Two C. Three or more	0 3 5 9
9. How many mobile telephones does the household own?	A. None B. One C. Two or more	0 5 12
10. In the past 12 months, has any household member grown food or other agricultural produce to eat or sell or raised cattle or poultry? If so, then how many head of cattle does the household currently own?	A. Did not farm B. Farmed, but no cattle C. Farmed, one head D. Farmed, two or more heads	0 1 3 7
Total Score:		

This PPI was created in April 2016 using Rwanda's 2010/11 Integrated Household Living Standards Survey by Mark Schreiner of Microfinance Risk Management L.L.C., developer of the PPI. For more information, please visit www.progressoutofpoverty.org.



www.grameenfoundation.org | Headquarters: 1101 15th Street NW, 3rd Floor, Washington DC 20005 USA

Annex 7: List of references

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https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/67658/DFID-business-plan.pdf

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<http://nikeinc.com/pages/our-work>

<http://www.progressoutofpoverty.org>